The market or fayre of Usurers.

A newe Pasquillus or Dialogue agaynst Usurye, howe and where it is forbidden, & what punyshement belongeth vnto it, & whether (for ỹ maynteynaūce of the necessary trades of marchaundise) it maye be forborne, and ought to be punyshed or not. The chief Artycles whereof shall apeare vnto the reader in the next pagine.

Newely translated out of the high Almaigne, by William Harrys.

Deuter. xxiij.

Thou shalt be no vsurer vnto thy brother, neither in money nor in fode, nor in any maner thynge that is lent vpon vsurie.

Cum Priuilegio ad quinquennium.

AN. M. D. L.

¶ The principall matters intreated of in this Dialogue.

Whether Vsurye (for the mayntenaunce of the necessarie trades of marchaundise) maye be forbydde or not.

Whether vsurie be synne altogether or not where and of whome it is forbidden.

What punishement belongeth to vsurers, out of the lawes of God and also of man.

Besides this certayne questiõs, as whether a man maye not be maister of his owne goodes, and vse the same accordinge to his disposition,

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for his profite and pleasure.

What vsurye is.

What an interest is.

What ordre ought to be kepte in fellowshippes and cõpaignyes. And many other obiections.

[illegible]

An Epystle to the reader.

Ye Scribes and Pharyseis and other enemies of Chriſte euer dyd oft tymes attẽpt him with diuers queſtiõs ſometime of the Emperours trybute, ſometime of the hyghest and greatest pre-cept of the lawe, ſometyme of the ryght way to eternal lyfe, and ſuche lyke. Al whiche queſtions they did demaunde not to ſerche out the truthe in any of the ſayde articles whereby to ſattle and grounde theyr cõſciences, nor to be better inſtructed in them as though

they had doubted in any such matter as they questyoned wyth hym of, but onely as the holy text sayth to tempt hym, and out of his annswers to gather some matter agaynst hym wherby to trappe hym, or els to be confyrmed rather in theyr olde and longe before conceyued opinions than to be wythdrawen from them, for they had determined with them selues before what they would holde and beleue, and neuer to swarue there from nor to suffer them selues to be perswaded there from, what so euer Christe or any of his Apostles shewe or teache to the contrary. For where as they neyther woulde nor coulde beleue hym to be the heauenly doctor whiche had

his

his commission not from any of the high bishops or priestes, but from the bosom of the father of heauen geuyng hym this testimony. This is my deare beloued sonne in whom I delyght and am well pleased, heare him, heare him, how coulde they receyue or beleue any poynct of hys doctrine: But whatsoeuer he or his disciples sayde or taught, theyr minde & mindes is being partely festyd wyth ỹ rust of ignorans and partely ouercomme with peruerse obstynacy they neuer mynded to alter theyr olde corrupt iudgementes & opinions nor to reforme the least errour wherewith they were blynded. In so muche as they woulde not ones ac-

knowledge their moste great errours to be any errours at all, but woulde defende them rather as infallyble truthes. And euen at a lyke poynt (the more pytye) is the wycked worlde at this present. Dyuers men are redy to moue dyuers questions, some of one thyng, and some of another thyng, but howe many are there that make their demaū-des and moue theyr questions to the intent to learne or to be better instructed: No no, they do it rather eyther of a curiosyte for some colour and pretens or els to be confyrmed in theyr former iudgementes and doynges. For if they doubted of suche matters as they question of, they woulde abstayne from doyng the thynge

whereof they moue theyr doubt, vntyll ſuche tyme as they were fully reſolued whether they myght lawfully doo it or no. Were it not an vnſemyng thyng for a iudge fyrſt to condempne a man to death and than afterwarde to inquyre whether hys cauſe be worthy of death or no? He ought rather to ſuſpende the ſentens vntyll ſuche tyme as the matter were fully tryed and examyned. Euen ſo there are dyuers that are and ſerche whether it be lawfull to lende money for increaſe and aduauntage and to vſe vſury and vſans. And in the meane tyme they practyſe the thyng to the vttermooſte they can dryue it, as though it were a matter ſo lawfull as had no

maner of doubt in it. O Lord what a blyndnes and peruerſenes is this, what doo thys men dyffer from the Scribes Pharyſeis and enemyes of Chriſte, the name onely reſerued that they are and wyll be called Chriſtians the holy Scriptures were neuer more taught, reed nor preached nor better ſet furth then they are at this daye, but let vs cõſider what is ỹ worlde ỹ better, but rather cleane contrary the better preachynge the worſe lyuyng, iniquite wyll euer haue the vpper hande more and more ſtyll. To paſſe ouer other matters were the myndes of men, euer ſo vncharytable or ſo vnſaciable as they be at this daye euen in this lyght of the Goſpell? The more increaſe

God

God geueth of all thynges, the greater ſtarſenes & dearth is there. The moze God indewyth men with ryches the moze couetous are they and the moze ſhamefull vſury doo they practyſe therewith ſekyng them ſelues onely as though they were bozne for them ſelues onely ſaint Paules leſſon teachyng all men to ſeke their neyghbours welth and not their owne is forgotten. And Judas leſſon Quid vultis mihi what wyll ye gyue, what wyll ye gyue, is learned at the fyngers endys. And this cauſeth ſo muche miſery in the worlde as is. Yea it prouoketh Gods vengeance daply moze and moze vpon our neckes, I praye God we prouoke it not to muche that

ſtlyghten not vp on vs to ſo-
denly. I pray God euery may
reſourme hys enormyties in
tyme. And ſpecially ſuche
as are ſo drowned in coue-
touſnes that they care not
though their euen Chriſten
famyſh for honger, as there
haue ſome of late bene herd of
in this realme, lamentable it
is to be hard of. But at whoſe
handes ſhall their bloud that
ſo perysshe but at the couetous
cormorãtes the couetous leaſ
mongers the couetous rent-
reaſers, the couetous, I can
not tell what ye call them, in-
groſſers, rakers and ſcrapers
of ſo vnſaciable an hundreth
mens lyuynges wyl not ſuffi-
ce one of them. And whẽ they
haue the deuell and al in their
handes that the poore muſte

bye of them, they wyll sell no-
thyng but at their owne pryce.
And hereof spryngeth the in-
haunsyng of all thynges. And
what Godly lawes statutes
or proclamacions soeuer be set
furth by the Chrisien rulers,
they can take no place in them
though they be found e neuer
so faulty, they wyll shyft oute
one waye or other, yf they be
iustly complayned of to the iu-
stices, some of them wyll bee
more redy to excuse them ths
to punyshe them, ye: No he is
to honest a man to do any such
thing. Thus one claweth ano
ther in the meane tyme deuou
ryng vp the poore *Tanquam*
escam panis, as Dauid sayeth
euen as a morsel of bread. And
what shall I saye of the coue-
tous vsurers, howe many are
gnawen

Against the coue-
tous vsu
rers.

gnawen to the bones and eaten vp by them. What make they of the returne of their money in one month? But howe lawfully how godly how charitable, this lytle treatyse and dyaloge translated out of the germanis tonge doth teache, yf suche as are corrupt and infect with that kynde of couetousnes wyll be admonyshed, they may receiue admonicion and instruction thereby. If they wyll not their bloud be vpon their own heades, they can not saye but they were taught and warned. To be short God graunt that euery man may consyder the duty of Christen charite and practyse the same, it was neuer more time, it was neuer more nede. If they wyll not let them be

sure

sure of this, The oxe is layde at the rote of the tree, the rod is redy made wherewith we shall be scourged. If any man may be called back at least frō this vice of vsury by this lytle worck, bothe the wryter and the translatour, shall thinke their labours well bestowed and sufficiently recompensed, God graūt they may so doo Amen.

(.˙.)

By Edmonde aellen

A 8

Pasquillus
vnto the vsurers.

Dere vsurers I chaunced a lyttel before the last fayre to mete with one of yours in especiall, bythe way, with whom I had an vnaduised communication concerning your science. And forasmuche as I trusted that it should be profitable to many, if it myght come to your eares, I thought it good to open it vnto you, trustyng that ye wil take it in good woorth, vntyll God send vs better. Thus fare ye well in haste.

Pasquill.

What makyshift do I fynde the here.

Vsurer.

A ha frende Pasquill where am I not founde?

Pasquill.

Go to, thou wilt be founde one daye, where thy frendes woulde thynke full lytell to haue founde the.

Vsurer.

Why so I praye the? where is that as thou thynkest?

Pasquill.

In the deuels chymeny or smokinge hole, as I do coniecture, I dare saye none other wyse.

Vsurer.

Oh Pasquill God forbidde it, I trust not that I haue deserued it.

Pasquill.

No? thinkest thou so? I war

raunt

raunt the thou arte not lyke vnto hym that stōdeth behinde the doze. Well take hede, beleue me, it wilbe founde either in the dust oz elles in ỹ swipings. But whither arte thou nowe bounde.

Mutet.

Why doest thou aske? knowest thou not, that it is tyme to go to the fayze at Franckefozde.

Pasquill.

Ah wilt thou thether. Oh howe manye good fellowes wilt thou there cut by the thzote, I thought the haruest had ben in already, wilt thou nowe fyrst begynne to reape. But I thinke thou reapest both winter and Sommer, where thou sowest but lytell. Thou shalt one daye, (as I sayde befoze) be

caried home to the deuell with thy frutes which thou hast reaped so longe. Thinkest thou that thou canst not be forborne at Franckeforth? Beleue me, of a suertie, there is many a good man at the fayre, that would rather see an olde wolfe, then the.

Usurer.

Why so Pasquill? I hurte no man.

Pasquill.

Neither doest thou good to any man, for naught: Whiche thynge many a good man at Franckeforth shall fynde fulwell, finally for their profyte. What hast thou elles to do at Franckeforth? Wilt thou sheare the shepe? It is towarde winter.

Usurer.

What

What shoulde I do there: what do other men there: I care my wares thither, sell thē and go my wayes agayne.

Pasquill.

What wares carieſt thou thither:

Vsurer.

I carrie thither gownes of marterns.

Pasquill.

What: carieſt thou thyther gownes of marterns: The deuell taught the that occupacion. I am sure thou geueſt them good cheape. But wo vn to thoſe that are ſo oppreſſed by the reaſon of wynter, that they haue nede of thy gonnes. I would rather be a colde vntyll my tethe ſhould clatter in my heade, then I woulde take payne to couer my body wyth

thy gownes. I beleue that ma
ny in thy gownes are in suche
perplexite, that it were no mar
ueyll though they shoulde de-
fyle them bothe behynde and
before. But I praye the canst
thou sell them well? Thou co-
mest nowe very late.

Usurer.

Tush not a wit, I come yet
soone ynough. Though I ca-
me thither but at the goynge
out of the fayre yet shoulde I
come tyme ynough. For then
haue I moste commonly the
best market.

Pasquill.

Hast thou so? I perceyue
when the marchauntes are
bounde homewardes agayne,
and feare the colde wether, the
are thy gownes of marterns
acceptable, howe deare soeuer
some

some do bye them. Thou wa-
nest many one with thy gow-
nes in one winter, that they a-
re afterwardes a colde bothe
winter and sommer. I praye
the, why doest thou not also
weare a good thicke, warme
gowne, that thou nedest not to
be couered so exceding warm,
when men wyll haue a droppe
of thy sweate. But what doest
thou bye agayne, whan thou
hast taken money.

Usurer.

Nothinge in especiall. I bye
certayne skynnes of marterns
that I maye haue woorke a-
gainst the next fayre. And the
ouerplus of the money whiche
I haue then left do I lende vn-
to some good fellowe suffering
hym to do his profite withall
vntyll I come home, and then

do I receiue it againe.

Pasquill.

How doest thou suffre hym to do thy profite with it?

Usurer.

I saye his profite and commoditie, what profite can he do me with it.

Pasquill.

Oh God, saue me from that profite and cõmoditie. I praye God kepe thy gownes, thy money, and thy lendinge out of ny trade: For they should sone do me such profite and commoditie therin, that there shoulde but littell remayne. I knowe that profite and cõmoditie full well good fellowe, tell me not of it I praye the.

Usurer.

I praye the good Pasquil.

Let

Let this passe, we will talke of other matters. I perceyue right well where about thou goest. Thou inuaiest against vsurye, & yet knowest not what vsurye meaneth. I was abashed as soone as euer I sawe the, for I thought wel ynough that thou wouldest not let me alone, because thou art alwayes ready to comptrolle euery mã. Tell vs some newes I praye the.

Pasquill.

Nay hearest thou, thou art not yet rid of me. Thou must at it first a litell better. I holde the a grote, I will tel the what vsurye is, except thou wilt not vnderstande me.

Usurer.

Alas good Pasquill, I am nothing afrayde of the. I kno-

we as muche of that as thou canst tell me. I wyll geue the worcke ynough, if thou be so disposed. But thou wylt vnderstande no reason, wherfore I coulde rather be content to talke with the of other matters.

Pasquill.

Yea thou knowest so much of it, that bothe God and man may lamẽte it. Thou knowest so many shiftes, that a very subtill and large inhibition cõcerning vsurye must be made for the, if thou shouldest not fynde the way to make a great frendshyppe of moste abhominable vsurye.

Vsurer.

Be content good Pasquill, my knowledge, shall neyther displeale God nor yet man, for

I

I hurte no man with it.

Pasquill.

In dede the knowledge myght be suffered, yf the dede folowed not.

Usurer.

Tush Pasquill of a trueth thou art ignoraunt of the matter. Thou wilt haue to do with vsurye against his wyll, but it is not to be scanded as thou thinkest, for thou art not expert in ẏ trades of marchaũdise: Howe should tel the what vsurye meaneth? for I thinke thou arte not so depely sene in the holy scriptures, nor yet in the lawes, that thou shouldest knowe so properly and exactely to discusse and to iudge of it. There are many poinctes belonginge to it. Many crye out vpon vsurye, Luther hath also

written

wyttē scarcely against it, but it is good to see howe they hit it. Yea I knowe certaynely that if thou shouldest nowe tell me what vsurye is or meaneth, thou shuldest be to seke in it, I omitte that thou shouldest exactely dispute of it.

Pasqnill.

Wel go to, I haue not studied in holy scripture in dede, very much nor yet in ỹ lawes. Neither is it possible for me to recite, vnderstond or to nõbre all ỹ synguler inuencions and practises, of the, and of the theuish, deuelyshe commyng, and subtill fellowshippe, yet dare I vndertake to tell the what vsury is, neither wil I misse the one strawe bredth from the holy scripture, and the true sense thereof. But I praye the, hast

thou

thou redde Luthers booke whereof thou hast made mencion: yf thou haue, I doubte not but he hath sufficiētly told it the. And although it please not the, I thynke that Luther wrote it not to thintent that it shoulde please the and suche as thou arte. I haue heard dyuers other whiche sayde that he vnderstode it not. But I thinke ye wil not vnderstande it. Yf he haue not noted, specified and confuted all your excuses and shiftingholes (as it is impossible for any mā to know or to remember them all) yet hath he laide such a foundaciō, that ye can not ouerthrowe it, no though ye knewe and had the subtiltie and craft of all the deuilles in hell. Therfore it skilleth not, although thousand

suche

suche lyke helhoundes be not pleased with it.

Usuret.

What good fellowe, thou needest not to call me, and my consortes helhoundes, because I am not pleased with Luthers booke, for I knowe if thou thy selfe shouldest rede it and ponder it accordyngly, thou shouldest not be pleased with it, for he will haue it in al poinctes so strayt as a lyne. But he hath not wayed it with further aduisement.

Pasquill.

What I praye the, hath he drawen the nette to streighte for the? thinkest thou so? thou thoughtest he shoulde haue fauoured the, the breadth of a finger, that thou mightest find a stertyng hole, as thou doest.

Usu-

Vsurer.

Yea I wis is it drawē to narrowe & to straight, as also the wise Juristes of Wittenbergh disputed of late, that yf a man should take fyue or syxe in the hundred by the yere, it shoulde be sinne and vsurye: Thynke ye that it was not well spoken of wyse men?

Pasquill.

Yea I haue also hearde of thesame. Art thou not pleased with it? Would to God that that man whiche disputed the same had so muche ẏ he might write of it, his vnwyse reason shoulde so spreade it out, that thou and all thy fellowe shyppe shoulde haue yet lesse pleasure in it. I praye the thinkest thou that it is so vnwysely spoken, to saye that but fyue or syxe of

the

the hundred is synne and vsu-
rye: Howe doeth it then please
the, that the same disputacion
affirmeth moreouer, saing that
if a man take a draught of cold
water more then he hath lent,
it is and ought to be called vsu
rye: Howe thinkest thou by
that:

Vsurer.

What should I thinke by it:
It is folye. They vnderstonde
it not, where should they haue
learned it: I would gladly rea-
son with one of them of it. And
Pasquill, if I shoulde reason
with the of it at large, I would
tell the so muche, and laye be-
fore the suche inuincible argu-
mentes and conclusions, that
thou shouldest be constrayned
thy selfe to graunte and to con
fesse, that vsurye maye not be

tyed

tyed vp so shorte nor be so nar-
rowely cõprehended, how sore
soeuer thou be nowe agaynste
it. And woulde also decently
proue vnto the that suche vsu-
rye (as thou doest call it) is no
synne.

Pasquill.

If I had nowe foure eares
more then I haue I would set
them all open with nose and
mouth to herken vnto the, ther-
fore go to with it, & spare not.
If thou couldest persuade me
that Luther and the high learn
ned and experte Iurisles dyd
not vnderstande it, and that
suche vsurie were no synne, I
would holde somwhat of the,
and would then also playe the
vsurer in suche sorte that no-
thynge shoulde cause me to re-
straine it, sauing lacke of head

Exemp. sunt in Deut. C. 18. Vbi iudeis specialiter cõceditur. Vsurari. et in Dauid, 1. Re. 11. et in Euangel. Marci. C. 2.

ouer and let it remayne in his force, for doubteles whatsoeuer among men can not be forborne, shall not be imputed of God for synne, for elles therof shoulde followe a greate inconuenience, wherfore I wyl here make no farther searce of it. But the other, where thou sayest, that vsurye can not be forborne for the same, I do not yet sufficiently vnderstande, neither wyll I graunte it the, oneles thou informe me better of it: If thou canst proue it me, I will graunte the the consequence the thirde parte, and do as I haue sayde before. But as longe as thou doest not proue the same, I wyll in no wyse graunt the the third parte.

Usurer.

That vsury can not be forborne,

borne, wyll I proue on this wyse.

The trades of Marchaundise can not be forborne. Wherfore also those thynges that helpe to vpholde & maintayne the trades of marchaundyse can not be forborne.

That the trade of marchaũdise can not be forborne is euident. For euery husbandman can not runne thither where all thynges necessary growe and are made. Neither is ther any lande, that hath al thinges necessary for mã, therfore must there nedes be some mẽ to cartye all maner of necessaryes, from lande to lande and from one contrey to another. As it is manifest in the lawes.

Therfore must it also followe, that the thinge can not be

Callistratus in l. j ff. de Nũdinis. Ex Platone. Vide Dn. Budeum hic pulchre.

forborne whiche helpeth too maintayne the trades of marchaundise. Forlyke as I can not forbeare an house in wynter, euen so can I not forbeare the thynge whiche sustayneth and kepeth vp the house from fallyng. In lyke manner, if the thynge be not, or elles ceasseth, whiche beareth and susteyneth the trades of marchaundise, then must also the trades of marchaundyse fall and ceasse.

Pasquill.

Thou nedest not to make half so many wordes. I knowe aforehande, that whansoeuer thou affirmest any thynge hauing some fondacion, thou seekest all vauntage that can bee sought. That the trades of marchaundise can not be forborne, this do I knowe very well.

wel. I knowe also on the other parte, that diuers trades of marchandise might as well be forborne, as some cannot be forborne. Whereof I coulde shewe the sufficiēt proues, but we will not nowe so farre digresse from oure purpose. I knowe (I saye) precysely, that the trades of marchaūdise cannot be forborne, I do also vnderstande and graūte, that the thynge can not bee forborne whiche susteyneth and vpholdeth the necessarye trades of marchaundise. But what wilt thou conclude of this?

Usurer.

Soft I pray the, thou shalt heare it well ynough. I procede nowe, sayenge.

What soeuer susteyneth and vpholdeth the necessarye tra-

des of marchaūdise, can not be forbodne, neither is it any sinne lendyng and borrowynge vpholdeth the necessary trades of marchaundise.

Therfore can not lendynge and borrowinge be forbodne, neither is it any synne.

Pasquill.

Concedo totum argumentū, I graunte all the whole argument. But see, howe connyngly he goeth aboute the matter, euen as the catte goeth about a meale of hoate potage. Oh, I perceiue so pretely wher about thou goest. If thou get muche by this, I am sory for it. But I praye the, go to, saye on, let vs se what thou wilt make of it.

Usurer.

What should I make of it? I wil nowe procede further, and con=

conclude on this wise.

Lendynge and borrowinge may not be forbone, neither is it any synne.

Wherefore also the occasion of lendynge and borrowynge, and the thynge whiche vpholdeth lendyng and borrowyng, may not be forbone, neither is it any synne.

Pasquill.

Ha ha he, this maketh me to laughe, I praye the where hast thou learned this goodly maner, that thou cõmest in so rushynge smothely ouer newe market heath? For thou mightest haue comẽ nere to the matter a great deale. But thou wilt laye a good foundacion for thy matter, for the buyldyng is heauy, and hath muche nede of it, but digge not to depe, or els

thou shalt fynde water. Oh what a sortee of dogges flyes hast thou about the, although it be not about midsomer. Whē didest thou euer heare me saye that lendyng and borrowinge is euill? Is it not commauded in the holy scripture? If so be that prayse vnto the lendinge and borrowyng, howe shoulde I dispraise the cause of lending and borrowyng? But on I praye the, I wyl mete with the anone, oute with it, go to, I wil tell the anone of that occasion.

Luc. vi. Deu xxv Matt. v. Ecclisia. xxviii.

Vsurer.

Well, then will I procede, & saye for a conclusion.

The occasion of lending and borrowyng cā not be forborne, neither is it any synne.

Vsury is occasion of lending and borrowinge.

Ther-

Therfore can not vsurye be forborne, neither is that also any synne.

Pasquill.

Ergo, ideo, igitur, quare, quamobrem propterea. Here of followeth vsurye so mightely, & cleaueth so fast to lendinge and borrowinge, that no Logician is able to moue the consequence neither is there any Alchimist so cõynge, nor any water so stronge, that is able to seperate them. What waye shal I now tourne me selfe: There hast thou hit me in dede.

Usurer.

Thou art full of pratynges and mockes, but yet thou canst not leape ouer it.

Pasquill.

No in dede if a loode of haye stode

stode in my waye I could not, but I praye ẏ who hath taught the that high logike. wher hast thou studied it? Where hast thou redde that vsurye is the occasion of lendinge and borrowynge? specially of that lendynge and borrowynge which is magnified and praysed of the scripture. I thought thou had dest vnderstanded me, that I speake of lendinge and borrowynge whiche the scripture prayseth. a. But I must tell it the playne. There are two maner of lendynges and borrowings. The one is that which is done of Christian charite & mercifulnes frely without respecte of any rewarde. The other is that whiche is done of couetousnes for gaynes and rewardes sake. Whether of both

a Eccli. 29. c.

these

these (thinkest thou) is praised of holy scripture? Whether of both (thinkest thou) can not be forborne? I am sure that lending & borrowinge for nought of more loue and mercy, with out respect of any reward, is prayled in the scripture. And this maye not be forborne, this also is not onely no synne, but a Christian good worke, which God will reward, the occasiō whereof is the Christian loue, not to be forborne nor dispayred, for she is a tree ful of many good frutes. And here do I graunte the, that this lending and borrowynge with his occasion maye not be forborne, & that it is no synne. But where wilt thou become with ỹ other lending & borrowynge which procedeth of couetousnes for lucres

D.C. 29. Eccli.

lucres sake? Thinkest thou that this also maye not be forbonne, and that it is nosynne?

Usurer.

It is certayne that it maye not be forbonne. Seynge then that it can not be forbonne, it can not be synne, nor yet hys occasion, wherfore my conclusion must nedes stande sure.

Pasquill.

Well if thou canst proue me, that suche lendynge whiche is done for lucres sake can not be forbonne, then must I byte in a soure apple, and yelde me selfe, to be almoste ouercome.

Usurer.

That it cannot be forbonne, it is euident, thou cõfessest thy selfe, and it is also manifest, that lendinge and borrowynge can not

not be forborne, & nowe, thou makest two kyndes of lending and borrowynge, wherewith I am content, neither do I dispraise the same diuision. But when the one ceasseth, if so be that lendinge and borrowinge shall continue then must the other nedes succede. Thou seest with thyne owne eyes, that no man will lende for nought, & there muste nedes be lending and borrowynge what waye soeuer it come. Therfore must nedes the other succede in the rowme of the firste, and can in no wise be forborne. Nowe seynge it can not be forborne, the thynge ought also to be suffered whiche is the occasiō wher by lendynge and borrowynge is maintayned, least occupiers decaye and perysh by the, both

in citie and towne as is afore
mencioned. For certayne it is,
that yf lendynge and borro-
winge should ceasse, occupieng
must nedes decaye and fal, and
many men should perysshe and
dye for honger. If then lēding
for aduaūtage were forbiddē,
or were made so greate a sinne,
it shoulde ceasse, and lendynge
for nought is ceassed and gone
already, what an hurlyburly &
inconuenience shoulde followe
of it maye be easely perceiued.

Pasquill.

Beholde I praye the, who
would haue beleued that thou
haddest ben so good an archer,
that thou shouldest so iustely
haue hit the pricke. Thou hast
hit it euen as he that woulde
stryke the cowe on the heade,
and hit her on the tayle. I mar

uayll

vaill whether thou doest wyl-
fully Deceyue the selfe or that
thy maister the deuell hath so
blynded the. that thou canst or
wilt not vnderstande thy selfe
what thou speakest. Thy mea-
nynge is this as I vnderstan-
de thy wordes, forasmuche as
no man wyll lende for nought,
lendyng for aduauntage must
nedes be suffered and not bee
counted for synne, that the or-
dinary fellowesshyp and occu-
pienge amonge men maye bee
entretayned. What meaneth
this elles: then, no man will do
good; therefore must God suf-
fre all abhominacion, and coũte
it for no synne, or els he should
be fayne to be in heauen alone.
Or whan the wolfe hath eaten
one shepe, whyle he wyll not be
so cõtented, he doth not amisse,

though he take another. either the deuell hym selfe hath blynded the, and spoyled the of thy wittes, or elles thou wilt nedes go the wrong way against the deuilles wyll. A blynde mā maye fele, howe this agreeth, noman will do good, therefore must wronge dealynge be prayed. Thou sayest, and alas it is to true, that no man will lende for nought. But what is the cause? Is it not that detestable vnsaciable couetousnes? If that were not the first lending shoulde not ceasse but followe mightely. But when couetousnes is present, and doth hinder it, is it then Goddes seruice? Wilt thou therefore conclude, couetousnes hyndereth Christian charite, therfore must couetousnes haue his course?

Yea

Yea sayest thou I graunt that it were better and more godly done, to lende for nought, but seyng thesame is not done, the other can not be forborne, and seynge it can not be forborne, the occasion maye not be taken awaye, least it be dasshed altogether. Lo thou puttest here two partes, the one that lendinge for auauntage can not be forborne, the other is the cõsequence wherfore thesame is no synne. So that thou repetest all that thou hast sayde. Nowe wyll I aunswere the more playner. First that the lendynge for vsurye can not be forborne doest thou proue by this, because that lendinge without rewarde ceasseth, and that yet for all that lendynge and borrowinge may not be away. Wher

vpon I haue aunswered the that wronge dealynge can not be good, because noman wyll deale vprightely. Therfore must thou haue a respect to the occasion of the same cessinge, & let it be synne, namely couetousnes, and then shalt easely iudge the other parte, that is to saye, whether lendynge for aduauntage be synne or not. And I thynke also that thou wilt iudge thy selfe that all is not well, sauyng only that necessite causeth the to affirme the contrary. For thou sayest that vsedere quirethit to be suffered, least lendinge and borrowynge do decaye. Here will I aske the a questiō: Who is it that can not forbeare this lendynge vpon vsurye? Thinkest thou that those porefellowes whiche are

in neceſſitie can not forbeare it? Yes yes very well, yf they can not forbeare lending, they may forbeare vſurye ſo muche the better. Yea ſayeſt thou, if they can not forbeare lendyng then muſt alſo vſury nedes haue his courſe. Yea they are ſory ynough for it, that it hath hys courſe, for they coulde forbeare it well ynough. Who is it then that can not forbeare it? The vſurers? Yea verely, becauſe they can not be filled nor ſatiſfied, elles coulde they forbeare it well ynough. Therfore maye vſurye on euery ſyde be forborne well ynough, neither is there any neceſſite that can make it good.

Vſurer.

Paſquill thou doeſt not well vnderſtande me. Howe be it

thou hast sayd so much in dede that it maye be perceiued, that the faute is nowhere but in the will. And indede a man might as well lende for nought as for lukers sake, if he woulde do it. But I wil be here, thou talkest muche of Christen loue, but it wilbe longe or thou shalt bring it into all marchauntes. Therfore do I suppose, that vsurye cannot be cleane taken awaye in the trades of marchaundise. For then those trades must decaye remedyles.

Pasquill.

Yes, I vnderstande the well and fyne, nowe better then before. Thou wilt graunte me I am sure, that it is not wel done not to lende for nought.

Vsurer.

I

I graunte in dede that it were better and Godlyer, yᵗ men dyd so. But that it should be so euill done to take a reasonable rewarde for it, this can not I beleue.

Pasquill.

Well that shall come after: I wyll not nowe digresse from thy purpose, but will reasone with the of that, where thou thynkest, that vsurye may not be whole taken awaye, because of this necessite, that occupiēg should fall and decaye. Of the synne will we talke afterward. If vsurye were nowe forbydden quyte and cleane, in suche wyse that no man durst take any more then he had lent (I speake of vsurye and not of rentes whiche maye be redemed agayne) what thynkest thou

woulde folowe of it.

Usurer.

Tushe, that is impossible to be done, what shoulde followe of it, no man woulde lende or truste any more to other, & so must occupienge nedes decaye.

Pasquill.

Oh, would to God that many of those trades of occupiēg had neuer bene inuented nor brought vp. But hearest thou, I must somewhat tell the of that lendynge and borrowing whiche maye not be forborne. There must nedes be lendyng and trustyng, to thyntent that many a poore fellowe maye haue where withall to begynne, truthe it is that many one is able to occupie for the profite

of

of the commō welth although he haue not alwaies ready mo ney. But if it were forboden (as in dede it is forboden sufficiently) that no man should sell his wares whiche he trusteth, any dearer, then he doth when he selleth them for ready mo- ney, thinkest thou that lending and trustynge woulde vtterly decaye? no verely. The great occupiers woulde neuer suffre that lacke in their occupienge. They shoulde not alwayes fynde suche marchauntes as would bryng them great bag ges full of dubbell ducates. Wherfore yf they woulde sell their wares they shoulde bee fayne to truste then as well as nowe. And although they woulde not truste many one whome they truste nowe, yet

D. v. would

woulde they truste some of the
rather then they woulde kepe
their wares & lose their freshe
occupienge. And then must ma
ny a man occupie as farre as
his purse woulde reache, and
stretche out his legges accor-
dynge to the length of his co-
uerlet. He must occupie so mu-
che the lesse, go fayre and easi-
ly, and not flye before his fe-
thers were growen. Then
shoulde he also haue this ad-
uauntage, that he shoulde bye
so muche the better cheape, &
shoulde not nede to take nau-
ghty, olde, nyngled and decei-
uable wares, wherby he might
warraunt them agayne vnto
other, and nede not to deceiue
any man. Whiche shoulde be
vnto him an occasion of a good
name whereby his occupieng
should

should greatly increace. Now
adayes, yf a man be trusted, he
must geue so muche more in
euery poūde, and beſydes this
he must take naughty and rot-
ten wares, whereby the com-
mon people is enhaunced and
deceiued. For he must nedes
sell hys false borrowed wares
agayne so muche the dearer, if
he wyll recouer his head mo-
ney, and haue a lyuing by it.
Wherfore if this enhaunc̄ynge
were forboden, the marchaun-
tes shoulde be constrayned to
lende and to truste euē as well
then as nowe, yf they woulde
occupie, and lendyng and bor-
rowynge should then kepe his
course better and more cōmo-
diously than it doth nowe.
Paraduenture thou wilt saye,
that cā not be done, who shuld
looke

looke vpon it, or who can be in all occupacions, and at all bargaines? To this answere, that the borrowers and suche as shoulde be trusted, woulde take good hede to it, and woulde also inquire diligently, howe wares are solde for ready money. Therefore this is sure, that although suche enhauncynge and raysyng of prices in lendynge or trustynge were strayghtely forbodē, yet shoud good trades of marchaundyse and occupatiōs kepe their course neuertheles. And yf thou thynkest that the occupiers woulde also kepe vp their wares for ready money, thou mayest be sure, that yf one come & bryng ready money, yf so be that the occupier wyll not let hym haue hys wares for a rea

sonable

sonable pryce, hē wyll go to an
other, whiche wilbe glad to let
hym haue it for a pryce reasona
ble. Whosoeuer wyll make mo
ney of hys wares, must also re-
ceyue money for them. The
marchauntes and sellers are
expert ynough in that feate, yf
a man come vnto them & bring
a bagge of money in his hand,
they are loth to sende hym a-
waye.

In lyke maner we conclude
of lending. Where as one mar
chaunt lēdeth to another, or a
riche Jewe hauyng much mo-
ney lendeth to this man or to
that man for money. If this
were forbidden, as in deede it is
forbodden in all lawes, that no
man shoulde take more againe
then he had lent, shoulde occu-
pienge then decaye. No for-

sothe.

fothe. One good neighboure woulde lende to another neuertheles a crowne or twayne at his nede. If then one ryche man woulde not lende to another, so must the nedy leaue muche pryde, deteyte and bragginge. If the ryche would not lende vnto the poze marchaũtes, and specially to yonge beginners, then must euery man ozder him selfe thereafter, and occupie faire & softely, he must not crye ho befoze he were ouer the dyche, noz make larger cloakes then the cloth woulde geue, and it were better and moze profitable foz the occupiers and the common welth, that it is nowe when vsurye & fuche greate lendyng is occupied.

It were better foz the occupiers,

yers, for then shoulde not eue-
ry one that is not worth one
hundred crownes be so ready
to borrowe for .iij. thousande
crownes wares, trustynge to
the vsurers. Item it chaũceth
many tymes when a man hath
occupied for a season, and hath
bene trusted of many an honest
mã, which haue lent hym their
wares, that an vsurer cõmeth
after them, and eateth hym vp
cleane, so that of flesshe and bo-
nes he becommeth yron, in the
deuils name, and payeth no-
thynge to nomã. And though
it were not greatly for the pro-
fite of ỳ great occupiers which
lends so muche money vpon
vsurye, yet haue they no nede
of it, neyther shoulde their oc-
cupiẽge decaye by the reason
thereof, and it shoulde be for

the commodite of the meane
sorte, that they should not be so
deceiued, and also for the yong
beginners, for then they shuld
learne to take hede to them sel
ues, and to occupie after their
abilitie, that they shoulde not
clyme so hygh in one yere, that
that they shoulde afterwarde
be constrayned to fall so muche
the hier with shame, they shuld
also knowe their gaynes; and
that they gette it for themsel-
nes and not for the vsurers.
It shoulde be for the common
welth, that God were not so of
fended with vsurye, that there
chaunced not so many cõplain-
tes of decayed marchauntes,
that euery man must occupie
according to his purpose, not
aboue hys abylite, least hee
might bee occasioned to take

muche vpon vsurye, by the rea
son whereof he should be fayne
to rayse the prices of his wa=
res agayne, and to sell so much
the dearer. If princes and ci=
ties had not one or twayne
that were ryche alone and ma=
de a hundred men poze or moze
the hygh Potentates and also
their poore commons should
not so soze be burthened in ty=
me of nede, they should learne
also to susteyne some daungers.
Wherfore it were better that
vsurye were forboden, for ne=
cessarye occupienge should re=
mayne neuer the lesse in his cour
se. And although it gaue the
occupiers a blowe, (for many
of them should not haue so
great a trade, neither should
there bee so many occupiers)
yet can not I perceyue wherin

it shoulde be preiudiciall or hur
tefull to the common welth.
For it shoulde profite the com-
mon welth in those thynges
whyche I haue recited before.

Parauenture thou wilt say
vnto me, it is a thynge whyche
perchaunce myght be brought
to passe in suche thynges as
shalbe done & contracted here-
after, but howe should it agree
with that whyche is in occu-
pienge all ready? One man is
indebted to another, euery mā
wylbe payde, if his debter ha-
ue no money there must nedes
be some body to lende hym, for
his creditour hath made hys
rekenynge vpon it. Wherfore
if vsurye were forbydden, he
shoulde fynde no man that
woulde lende hym.

To this I aunswere. That

one

one must beare with another from the least vnto the moost, for they maye tarye well ynough. If they will not, they may go their wayes from the doores. If complaynte be made then must the hyer powers helpe and counsayle accordyng as the matter requireth. Yea I can be contente to graunte that it woulde geue the occupiers a blowe, but wherein shoulde it hynder the comimon welth? The marchauntes also shoulde fynde the meanes wel ynough, that the trades of occupienge shoulde not be greatly hindred by it. But they let it not come to that, for it woulde seme very greuous them, but if it were ones put in vre, no man shoulde fele any hurte by it except the vsurers, neyther Ecclī. 29.

shoulde any man be the worse by it sauyng the chief marchaū tes, and that coulde make no greate matter. For within the space of a yeare or twayne it might be brought to that passe that all shoulde be forgotten, and there should be an vpright and true dealynge in al trades of occupiēge. In dede it is a greate matter to speake of, yea and I knowe right well that all marchauntes thynke it vnpossible, but yet if they were so disposed, hauynge a mynde to it, and would helpe thereunto, they should finde it otherwise. This do I not speake, because I woulde teache the hyer powers what they shoulde forbidde, or because I thinke that lendynge and trusting may be altogether forborne. But to shewe

shewe the my minde howe vsu
rye may be right wel forborne,
and that, although it were shar
pely forbydden, the common
welth shoulde not be onely not
hyndered by it, but also greate
ly furthered. And although it
were somewhat preiudiciall to
certayne fatte Cobbes, yet
ought rather a respecte to bee
hadde to the furtheraunce of
the common welth, then to the
priuate welth of certayne pri=
uate and synfull persons. Sū=
ma GOD forbiddeth vs no=
thinge that for the maintenaū
ce of a decent order and for the
necessite of mutuall conuersa=
cion & lyuinge betwene man &
man can not be forborne. But
God hath forbidden vsurye.
Wherfore it is certayne and
cleare, that it maye well be for=

sicut ipse Imperator facitin L. I. § fin. C. de. cad. tollen

vt infra patebit.

borne. Also that the abolishing of it semeth to be suche a busy pece of worke, is for lacke of a good will towardes thesame, for the faute of it is nowhere elles but in the will. wherfore I saye, that the obiectiō of the great occupiers and specially of the vsurers is nothynge worth, whiche saye, that vsury can not be abrogated, though there be neuer so much cryeng and writinge against it, because that for the maintenaūce of the trades of marchaundise it can not be forborne. In dede they that be vsurers, and such as haue a profite by it, thinke that they can not forbeare it, yea many of them (I thynke) would go nygh to hange themselues, yf it should be forbiddē, or rather more then forbidden, but

but the cõmon welth might forbeare it wel ynough, for the necessary trades & occupiẽges, shoulde kepe their course neuertheles, as farrefurth as they are necessary and profitable for the common welth, and can not be forbone.

Vsurer.

Of a truthe Pasquill thou art able to bringe a man in a doubte. In dede it is true that the faulte is but in the will, for elles it coulde not be so impossible to be done, But to bringe men to this will is very harde to be done. There are very many of this opinion, yea and I my selfe haue bene of this iudgement, that vsurye ought to be permitted, and not to be abolyshed, because of the trades of marchaundise. But nowe be-

rely I knowe not what I shoulde saye. Truely I wyll take better vpon the matter.

Pasquill.

Remember thy selfe and studye aboute it, and thou shalt fynde that the faute is in the will onely, and not in the possibilite, as pertayninge to the marchauntes. I knowe that not a fewe, vnto whome this our communication shal come, wil be very sore offended with al, thinkinge that heauē would fall, and the worlde perysshe, yf vsurye shoulde be abolysshed & taken away, notwithstanding euery man is bounde to counsayle, to saye, and to do the best for the profite of the common welth. But if there were any wyse man among them being perswaded and certified by

his

hys learnynge that vsurye myght not be forborne, for the mayntenaunce of occupieng & for the profite of the common welth, that woulde write against me? Howe shoulde I do then? But I do not greately feare it, I trust to God that I shall gette neuer a white heare for it. For they are asshamed of their occupacion, neither wyll any of them lyghtely crye Cuckowe.

Vsurer.

No faith Pasquill, thou nedest not to feare that matter neuertheles yf it should chaũce, whiche God forbidde, I doubte not, but thou wouldest fynde an aunswere for hym. But I will loke better vpon it my selfe, and at this tyme we wyl procede, and talke further

of the matter that I spake of
before. I will graunte the that
it were more Godly and Chri-
stenly done, if one would lende
to another for nought, yea I
permitte also ỹ vsurye myght
be forborne for a nede. But
thinkest thou, I praye the, that
a man is so bounde to lende for
nought, that it should be sinne,
yf he did it not? Maye not one
vse his goodes for his most ad
uauntage? Who will compell a
man to lende awaye his goo-
des for nought, whiche he
myght occupie hym selfe?

Pasquill.

Thou puttest here thre ma-
ner of questiõs. First, whether
a man be bounde to lende vnto
his neighbour: Secõdly whe-
ther it bee synne to take any
thynge for it, Thirdely whe-

ther

ther a man maye not occuppe
his goodes to his moste ad-
uauntage. To the first wyll I
answere the with Doctor Lu-
ther, that the tẽporall powers
doth not compell the to lende
awaye thyne owne, wherfore
also the tẽporall powers doth
not correcte the if thou do it
not, neither can they saye that
thereby thou hast offended a-
gainst thẽ. But whether thou
be bounde to it before God, &
whether it be sinne before god,
nedest thou not to aske me, for
it is written. Whosoeuer hath i. Iohn. iij.
this worldes good, and seeth
his brother haue nede, & shut-
teth vp his compassion from
hym, howe abydeth the loue of
God in hym. Is not loue com-
maunded in many places of ho
ly scripture: and also her work-
kes:

1.Ioh. iij. kest. Sayth not the scripture, beloued, yf God so loued vs, that he gaue his onely begotte sonne for vs, and sent hym into the worlde, that we might liue through hym, we ought also to loue one another. If we loue one another, God dwelleth in vs. Item this cõmaundement haue we of hym, that he whiche loueth God shoulde loue his brother also. Item thou shalt loue thy neighboure as thy selfe. Item se that ye loue one another with a pure harte feruently. Item, this is my commaundement, that ye loue one another. Lo, thou art bounde to loue thy neighbour as thy selfe, arte thou not then bounde to helpe hym to counsaill hym, and to profyte hym, as thy selfe? Yea yf thou must

Ibidem.

Leuit. xix.

Gal. v.

1.Pet.i.

Iohn. xv.

do

do to other as thou wouldest be done to if thou were in ne= cessite, and yf thou mightest be holpen with money, and knewest that thy neighbour had ynough, wouldest thou not be glad that he woulde helpe and succour the? Thynkes thou that loue is called the fulfilling of the lawe in vayne? Wylt thou then be a Christian? wilt thou walke in the lawe? Wilt thou dwell in God? And wilt not abyde and walke in loue? Sayth not the lorde Christe, tourne not awaye from hym that woulde borrowe of the? Item. When one of thy brethren amõg you is wared pore se that thou harden not thyne harte, nor shut to thyne hande from thy pore brother, but opẽ thyne hande to hym and lende hym

Luc. VI. Mat. Vij.

Rom. xiij.

I. Iohn iiij Mat. V. Deut. xV.

hym sufficiente for hys nede
whiche he hath. Lo thynkest
thou that thou arte not suffi-
ciently commaunded to lende
vnto thy brother? Thynkest
thou yet that thou arte not
boūde to it? Y eais not by this
also thy seconde question suffi-
ciently answered, where thou
demaūdest whether it be sinne
to take ought for it? Beholde,
yf the lendynge of a Christen
man, be a dede of charite and
mercy, should then the sellyng
of thy wares to a man for mo-
ney be also a dede of charite?
What doest thou geue hym for
Luc. vi. goddes sake I praye the? Sa
yeth not Christe, that thou
shuldest lēde loking for nothig
therof again? Ye saith lokinge
for nothing, I omitte takinga-
ny thing. Shuld this also be a
Godly worke, when thou len-
dest

dest & art payde dere ynough for thy labour. Do not sinners also lende synners, as Christe saith in the same place. Wilt thou aske yet whether it bee synne to take any more than thou hast lent. Is it not vsurye. Do noth both the Spirituall and temporall lawes call all that vsurye, whatsoeuer is taken aboue the head summe. a. Not onely the money which is that aboue, but also whatsoeuer it be, b. as meate, drinke, raymēt cloth or any thing els. Y ea also the only desyre or hope to haue any lucre or gaynes by it is vsurye, and whosoeuer lendeth ought after this sorte is called an vsurer in the spiritual lawes. c. For it is written, Mutuum date nihil inde sperantes. Se that ye lēde loking for

a l. iiij. iiij. q. C. pleriq. Cum. c. sequen. A. xx. C. de Vsuris in Sum. e. Communiter.

b D. xiiij. q. iij. C. si feneraueris. C. sequen. D. C. pleriq. &c. fin.

for nothynge thereof agayne. Seinge then that it is vsurye whatsoeuer is desired and taken aboue the head summe, as it is without any doubte; and is also so taken in all places in the lawes, doest thou yet demaunde I saye, whether it be synne to take any thynge for it? Is not vsurye forbydden harde ynough bothe in the spirituall lawes, and also in the tẽporall lawes? Is not this a playne texte of Christe whiche I haue nowe certayne tymes aledged out of the sixt chapter of Luke, where oure sauioure hym selfe cõmaundeth sayeng, se that ye lende lokynge for nothyng agayn? nothyng is not some thinge, neither is some thinge, nothing. What sayeth the Psalme? Lorde who shall dwell

D.C. Fœnerarius. et de Vsuris C. Consuluit. D. C.6. Luc. Excipe casus in.6. Conquestus.c. Salubriter. et i. Ex de Vsuris quorumq; solutiones sunt in glossis. et in interesse de quo. i.

dwell in thy tabernacle: Who shall rest vpon thy holy hyll: Euen he that leadeth an vncorrupt lyfe, and lendeth not hys money vpon vsurye.

Where shall he than become that geueth his money vpon vsury: Euen without the dores. In that heauē, where the deuilles chace one another with dōge forkes. What saieth the lorde in the seconde boke of Moses: If thou lendst money to any of my people, thou shalt not oppresse hym with vsury. Exo. xxij.

Item Ezechiel nūbreth those amonge the righteous that receiue no vsurye, nor any thyng ouer. Ezech. 18.

Item in the third booke of moses: Thou shalt not take vsurye of thy brother, nor yet bantage. Thou shalt not lende hym thy money vpon vsurye. Leui. xxv

nor lende hym of thy fode to
haue aduaũtage by it, but shalt
feare thy God. Lo, if thou must
feare thy God concernyng vsu
rye, thẽ must it nedes be synne.
Item in the fifth boke of Mo-
Deu. xxiij ses. Thou shalt be no vsurer
vnto thy brother, neither in
money, nor in fode, nor in any
maner of thynge that is lent
vpon vsury, that the lord may
blesse the. That is least he
course and condempne the yf
thou do the contrary. In lyke
xiiij q. iiij maner is vsurye forbidden in
ne. et q. S the spiritual lawes written, so
c. quod de- that it is not lawfull to com-
betur. etc. mitte vsury neither for priests
nec hoc d. nor yet for laye men. And the
q. iiij. et ex. temporall power submitteth
de Vsuris her selfe vnto the spiritualtie
c. 1. & . ij. in such cases as drawe to sinne
& in alijs and disquiete the conscience.
locis.

Wil-

willyng men therein to obeye the spirituaitie. Wherby she will also haue vsurye forboden and abolyshed. Yea beslydes the holsome lawes & statutes of this realme, the moste puyssaunt emperour Charles now reignyng and all the states of thempire together assembled at sundry generall counsailes, haue earnestly forbidden, abrogated and besides that knowledged to be of none effecte all maner of contractes agreemẽtes and bargaynes, myxt with vsury. Lo, doest thou yet aske whether it be synne to receyue more then thou hast lẽt? Thou heaest and seest by many euident and playne textes of holy scripture, and by many places alledged out of the lawes, that it is against God and the hyer

Authen. de Eccles. siast. titulus, Anno M. D. & Anno. M. D. xxx. auguste Vindelicorum.

powers both spiritual and temporall, thinkest thou then that if suche vsurers as haue taken so muche vsurye of many one, were depriued of their head money, were serued amisse? And that it were cõmaunded, that whosoeuer had geuen so muche vsurye as the head somme amounteth, should neither geue any more vsurye nor yet returne the head summe? For vsurye is forbidden, & the vsurers haue had warning ynough. And yf nowe the hyer powers and magistrates would earnestly and openly proclaime al maner of cõtractes mixt with vsurye to be voyde and of none effecte, and to put in execution the forsayd ordinaces contayned in Goddes boke and the holsome lawes and statu-

statutes of this realme agreable to the same, thynkest thou that it were not well done? Haue not those helhundes had warnyng ynough? Haue they not bene sufficiently admonyshed, both by open textes of holy scripture, and also by holsome lawes and statutes before mencioned?

Usurer.

Tushe Pasquill, thou art to tedious for me, I can holde my peace no longer. I haue herkened vnto ỹ till I sweate agayne. Thou hast tolde me so muche, that I muste nedes graunte that it were better & more godly, if one would lende to another for nought, then for money, neither can I chuse, but must nedes confesse that it is synne also, yf a mã take more

than he dyd lende, for both the
spirituall and tempozall lawe
sayth that it is vsurye, howe
litell oz whatsoeuer it be, and
agaynst the holy scripture and
our Lozd and sauiour Chziste
hymselfe, and besydes this the
spirituall and tempozall magi-
strates do fozbidde vsury. If
so be then that God doth coũ-
te it foz greate synne whatsoe-
uer is committed againste the
commaundementes and ozdi-
naunces of the hyer powers
onely, howe muche moze wyll
he counte it synne, and greuou
sly punyshe whatsoeuer is cõ-
mitted against his diuine maie
stie his onely begotten sonne
Jesus Chziste, his wozde, and
agaynst the hyer powers both
spirituall and temporall also.
Therfoze must vsurye nedes

be a greate synne doubtles. But yet there are certayne cases in the lawes, wherin a man may take somewhat more thē he hath lent: Wherfore I beleue, that in this lendynge wher of thou speakest are many cases and exceptions wherein it is no synne at all.

Pasquill.

In dede, there are certayne cases, wherein the surplus is not taken for vsurye, as where the surplus is taken for auoydinge of dammage, for there it is counted and taken for an interest, and not for vsurye. For vsurye is, when any thynge is taken aboue the head summe, the creditour remaynyng harmeles, & the head summe not beinge diminished. But this is not vsurye, when a thynge is

Gloß. in c. quoniã multi. xiiij q. iiij.

What vsury is

taken away from the one ende and put to agayne to the other ende, as I wil declare vnto ẏ.

Vsurer.

Forasmuche as thou hast brought me into this disputacion, I can not yet ceasse from it. Thou speakest here of Interest, I pray the tell me, is not Interest vsury, surplus and suche other all one? Or what difference is there among them?

Pasquill.

(aduantage) Cum per id probatur dom. et possess. l. ij. C. de arg. et ret. possess.

Well, seynge thou art disposed, I take it also for a pastime, and wyll gladly talke with the further in the matter. But of Interest wyll I tell the afterwardes. It is farre another maner of thynge then vsurye, although it be a coueryngе for muche vsury. I wyll fyrst answere

were the to thy thirde questiō, whiche thou mouedest before, namely whether it be not lawful for a man to occupie and vse his goodes as he maye best for his aduauntage, for thou shouldest elles buylde vpō it againe. Wherefore thou shalt vnderstande that the temporall powers and their lawes do not forbydde the the vse of thy goodes accordynge to thy wyll & pleasure for thy most profite & aduaūtage. Notwithstanding although thesame power in generall wyll and graunteth the the vse of it after thy mynde without any mans losse or hynderaunce, for thy moste profite and aduaūtage, yet doth it not extende so farre and so straightely against thy questiō as the holy scripture doth. Howebeit

Cum quisque sue rei moderator & arbiter sit. l. In re mandata. c. mandati. (Losse & hinderaūce.

Arg. l. Iusticia § Iuris precepta, ff. de Iustit. & iure. & sic secundum. l. Nam hoc natura. ff. de cōdict. indeb. l. Iure naturæ. ff. de reg. Iur.

the temporall power dothe so a. straightely and narrowely cōprehende the vse of thy goodes, that thou canst not buylde vsury vpon this question. For neither the spirituall nor temporal powers do permitte vnto the the vse of thy goodes any further, then as farre as it is not agaynst God and his lawes. If so be then that they forbidde the the vse of them. b. as it is against God and his lawes, thē do they also forbidde the thesame in vsury. For that is against God and the lawes as thou hast hearde before. But yet the holy scripture goeth further, and cōprehendeth the vse of them more straitely. For the hier powers suffre the to applye the vse of them for thy moste profite and aduauntage

a L. si quis §. fin. ff. de instito. act. l. si pupilli. §. sed & si quis ff. de nego. gest. d. ll. nam hoc. nat. & iure. naturæ.

b arg ab officio Magistratus et possint adduci in numerabilia exempla ex utroque iure.

tage so that thou do not hyn-
der nor harme any man wyth
them, nor attempte any forbo-
den thynge therere with. But
the holy scripture wadeth fur-
ther, and wyll also that thou
shalt do good with them. The
temporall powers in generall
are content with the although
thou do no good with them, so
that thou do no hurte or harm
with them. But the holy scri-
pture taketh better holde of
thyne aucthoritie whiche thou
wylt haue in thy goodes. And
wyll that thou shalt not onely
do no harme with them but al
so that thou shalt and must do
good with them, yf so be that
thou wilt be a Christian, & the
chylde of God, and not a pa-
nyme or a Turke. Thou arte
forbydden to cōmitte any vsu-
rye

As hath ben decla red abo-ue.

rye with them, and thou arte commaunded to serue and succoure thy neyghboure wyth them, as thou hast heard before. Therefore shalt thou vnderstande and take this aunswere concernynge thy thyrde question, that it is not lawfull for the without any difference to occupie and vse thy goodes at thyne owne pleasure, as thou canst best, for if thou woudest occuppye and vse them in matters contrary to God and his lawes, thou hast none auctorite to do it, for thou art forbidden so to do bothe by God & also by the hye powers whō thou must obeye, or elles thou art the childe of the deuel both body and soule, for God is thy creatour, and the hyer power is thy defender vnder God.

Rom. xiij.

Gen. i.

Vsu-

Of a truthe Pasquill this same is a good Instructiõ, neither do I thinke that any man can reproue it. And I assure the that I haue oftentymes hearde this obiection, that a man is lord and maister of his owne goodes and hath auctorite to vse them for his commodite and profite, thinking therby to make vsury lawfull, or at least that a mã were not boũde to lẽde his goodes for nought. But nowe I perceyue rycht wel that a man not onely hath none auctorite to vse his money in vsurye or in any other thinge agaynst God and the lawes, but also that he is boũd of very dutye to serue other withit for nought, accordynge to ỹ manifest instructiõ whiche thou

thou hast geuen me out of the holy scripture. But I pray the nowe tell me some, what of the Interest, for there will also befall some questions.

Pasquill.

Truely of this Interest hath Doctor Martyne Luther geuen the sufficient instructiō in his boke by the before mencioned, wherewith thou oughtest (yf thou were not so ful of houdes flyes) to be satisfyed. But to thintent thou mayest haue occasion to demaūde more questions, I will repete it agayne.

Phil. Det. in l. Vnica C. de sent. pro eo quod int. prof.

This worde Interest hath many significacions amonge the lawyers: But they serue not also for our purpose, wherfor I speake of that, whereof thou demaundest.

And the same is nothynge elles

elles but amendes making for the losse and hinderaũce which the creditour maye haue sustained by ẏ reason of the debters none payment at his daye apointed. And this is called elegantly of doctor Martine Luther, a scathe watche, for it is nothynge elles. And yf there be no scathe wache (that is, notable losse or damage sustained by the creditour) there can be no Interest, but it turneth to vsury whatsoeuer is taken aboue the head summe.

This losse or dammage may happen to a man two maner of wayes. *quo ad nostrum propositum. ut. sup.*

First if thou lende me twenty poundes, and I promise the to repaye the same at a certayn daye and place apointed. The daye beyng expired. I breake promise

promise with the. By the reason whereof thy creditours oppresse the, and put the to trouble and losse. And if I had kept promise with the thou shuldest not haue neded to suffre any dammage, but myghtest haue pleased thy creditour without any further costes & charges.

Secondely, when I haue lent the my money, and thou hauynge promised and appointed me a daye of payment, fayllest in thy promyse and breakest thyne appointement with me, I may chaūce vpon a bargayne, by the whiche I myght haue gotte somewhat towarde my lyuynge, but thou by thy promyse breakynge causest me to lose the bargaine, and so hinderest me in myne occupienge, and liuinge.

Lo

Lo here are twoo maner of losses. Wherefore the Interest is elegantly called amonge the lawyers a wasshinge of scate, or an hyndering and ceassinge of gaynes.

Glos. in Ver. Possibile, ibi Det. & com. d. l. Vnica. d. tit.

Nowe this losse or scathe maye happen vnto a man two maner of wayes as cõcerninge the time or day apointed. First when I do not kepe promyse, with the, as it is sayde before. Secondely also before my day is expyred. For it may chaunce that thy creditour may arreste the and put ỹ to hynderaũce, before my dayes come and per aduenture before thou wast ware of hym. Or thou mayest chaunce vpon a bargayne, in the meane season wherby thou mightest do good, but forsomuche as I haue thy money in

G.i. hande,

hande, hauyng apoſented the a daye of payment, whiche is not yet come, thou muſt forgo the ſayde bargayne. Thus I saye maye this loſſe or ſcathe chaũce two maner of wayes, that is to saye, before, or after the time apointed.

Aluter.

Well go to then, what sayeſt thou to the fyrſt waye, when the loſſe chaũceth after the day apointed? That is, when thou by thy breakynge of promyſe with me, cauſeſt me to incurre into loſſe and dammage?

Pasquill.

Truely thys requireth no greate diſputacion, for if so bee that thou haſt layde out for me and lent me thy money at my nede, and haſt gentely and louingly

a Natura æquum eſt ut benefacia-

singly serued and succoured me with it, the lawe of nature and also the lawes written graunte no lesse than that I must be a thankefull vnto the, and as muche as lyeth in me, kepe & saue the harmeles neyther is this repugnaunt to the lawe of God, for God wyll not that I shal be vnthankeful neither wyll he that I shall endamage any man. Howbeit, yet were it good and Godly, that euery creditour and debtoure as then would haue respecte to the qualite of the persone, of the tyme, and of the matter, & temper it after suche sorte, as it might be conformable to the Christian loue. Many thinges myght be here inferred and disputed concernynge the same, but the cases and qualities of

mus Barath. in l. Ex hoc iure. ff. de iust. & iur. In stituti ste in tit. de obligat. Vbi de oblig. ad. an thoradi.

(Harmeles) *Siue stipulatus sim siue non. per iura nulg. d. dam. etc.*

all circumstaunces are diuers, and in, or by one man otherwise then in or by another. Wherfore the concience must partely be charged, with Christian charite, and with these wordes of Christe, whatsoeuer ye would that other men shoulde do to you, do ye euē the same to thē: by these thynges ought the matter to be iudged and determined.

Luc. vi.

Usurer.

It must nedes be good reason that thou shouldest thanke fully contente me. But I must tell the this also, yf I were ryche and thou poore, and that thy wyll were good, but thou were not able to paye me, notwithstandynge that thou haddest not bene slacke to endeuour

uour thy selfe with all diligen-
te possible for to come oute of
my debte, not hauing leawde-
ly nor wastfully consumed nor
spent thy substaunce, or if thou
haddest had some mischaunce,
whiche were no greate losse &
hynderaunce vnto me, but vn-
to the a great deale, forsomuch
as I were more able to beare
it thē thou, here thynkest thou
that I ought to haue respecte
to the condicion and qualitie of
the matter, & vse it accordinge
to the cōscience, and not accor-
dinge to extremite.

Pasquill.

Yea forsothe, thynke I in
dede, all men knowledge and
graunte it to be good reason,
yea & it is but reason in dede,
that thou shuldest be kept har-
meles, and be recompenced for

D.c.Luc. vi. Math.5.c Cum omnes de cõstitut. Ex l.i.ff. quod quisque uiris. etc. 1.Pet. iiij. Matth. v Eccli.c. xxix. Pulcherrime de hac nostra materia.

thy losse and hynderaunce, but whatsoeuer thou doest thy self thou doest it to the lorde. Euery man ought to vse hymselfe in all thinges, as he wouldbe vsed hymselfe. Euery man ought to shewe loue and amite to his neighbour, & to be merciful when necessite requireth. But this I saye agayne, if so be, that I had layed oute and lent my money to a man gently and louingly, for his commodite and profite at his nede, & he were afterwarde slouthfull and slacke or ydell, or a Rytour, a dronkarde, an horemonger, a player, or suche lyke, and by his owne wyl or at the least thorough his owne negligence shoulde put me to losse and hynderaunce, wyth suche a mã I cã not beare, but must nedes

ffor no mãought to be encouraged nor occasioned to cõtinue in vngodlynes,

go

go agaynst hym, tyll he stynke agayne. And I trust that in so doynge, I shoulde do well and Godly. But in necessite and innocencie, let a Christen man, be a Christen man.

Vide Ihesum Syrach. xij.

Usurer.

But what sayest thou of the seconde waye after the daye of payment be expired? That is to saye, when thou hynderest me of some good bargayne by the reason of thy promyse breakinge and none payment.

Pasquill.

Here must I nedes make a distinction: Or els thou wouldest some fynde an hole to flye out at. And I saye that he vnto whom thou hast gently lent thy money vpon his promyse doth not well to hynder the of

thy lyuinge. For if he do he is worthy to receyue punyshmēt for hys ingratitude, and to make the amēdes. But adde, Nihil nisi quod in veritate interest, no more than thou hast lost by it in dede. Therfore I saymust a distructiō be made and as here Doctor Martyne Luther sayeth also, a contionable respecte and remembraunce must be had, whether, and if suche a bargayne dyd chaunce in dede, whether thou also myghtest haue had the same bargain in case thou haddest had thy money. And whether it was suche a bargayne in dede as myght haue bene lawfully contracted whereunto belongeth many thynges, whether it had bene profitable for the or not. Item wether thou couldest

not

not haue forborne thy money for it, these and suche lyke circumstaunces ought to be pondered and remembred least thou desire or take any more then thou hast suffered losse in dede, or elles it is no Interest, but theft and blurye. For vnder this pretence thou robbest thy poore brother. Therefore oughtest thou not onely to remembre all these thynges, but also to haue respecte to the condicion and qualite of the person, of the tyme, and of the matter, as it is mencioned aboue in the fyrst waye. Whether the debter was able to do it, and to paye the, whether he haue wilfully neglected it or not, whether he haue suffered any losse or misfortune, whether thou hast more losse be it then he or

not or whether he haue suffe-
red any losse or misfortune,
whether thou hast more losse
be it then he or not, or whether
thou haue littell hynderaunce
by it and he a greate deale, or
not, whether thou myghtest
as soone haue loost by the bar-
gaine, as haue gottē any thing
by it, whether thou myghtest
haue bought thesame bargain
with a cleare conscience, and
with honeste, and summa thou
oughtest so to studie & to waye
the matter, that thou become
not a these & an vsurer. That
thou mayest so deale with o-
ther as thou wouldest be dealt
wyth all. That thou measure
not to sharpe, to thintent thou
Matth. V mayest obtayne agayne a full,
Eccli, xij. shaken and heaped measure in
to thy bosome. And that thou
mayest

mayest againe in tyme of nede
obtaine mercy and become not
an vnmercifull, false, deceitfull
Turke, Panyme and Jewe, to
thy Chrysten brother.

Usurer.

Of a truthe Pasquill thou
concludest very narrowely.
Howbeit, in dede I can fynde
no greate faute with it yf so be
that I wylbe a Chrystian, But
yf I wylbe an vsurer, a lyar, &
a thefe, then haue I nothynge
to do with all this busynes. I
passe not of it, but let it go,
whatsouer I gette I haue it,
whatsoeuer or whatsoeuer I
am called, yf I maye gette it I
take it. But if I wil be a Chri-
stian (I saye) surely then I can
not correcte ȳ in thy saienges.
For yf so be that I do not so
poudre and waighe the losse,

but require and take it with-
out any consideracion of al the
circumstaunces, it can not fay-
le, but I must nedes (as it is
sayde before) become a thefe &
an blurer, robbyng my neigh-
bour by lyenge and deceiuing.
neither shal ignorauunce excuse
me in this matter, though I
saye for mine excuse that I did
it not wyttyngly but againste
my wyll, for I myght take bet-
ter hede, and if I had ponde-
red and remembred it with as
muche diligence as I ought to
haue done, and as thā yet had
put hym to ouermuche wrong
without my wil & knowledge,
it might be saide, transeat cum
ceteris erroribus. And I must
committe the matter to God.

Pasquill.

Yea that must do as well as

it

it maye. But yet there maye be no knauerye hid vnder the same knowynge & willing. &c.

Vsurer.

Well go to, tell me nowe of the losse sustayned by the creditour before the daie of paimēt. As when my creditours trouble me before the daye be come whiche thou hast appoincted me that I shoulde be payde.

Pasquill.

Here must I make another distinction. If so be that thou haue layed out thy money for me at my nede, and hast declared vnto me what feare & care thou takest for thy creditours wherupon I haue promised to saue the harmeles, or to tourne vnto the thy money agayne, why shoulde I not be bounde

to

to do it. For beſydes this that reaſon doth require it, I haue alſo made the promiſe to do it, by the onely reaſon wherof he were ſufficiently obliged. And here doth the Lawe of God & alſo the lawe of man graunte the no leſſe, thē that thou ought eſt to be ſaued harmeles, only adde to this, euē the ſame that thou oughteſt to adde in the firſt waye after the daye of pay ment, thus doynge thou ſhalt not onely do no wronge, but al ſo deale vprightely and Godly

vt ſupra.

But if ſo be, that I haue pro miſed the nothinge but onely for lacke of payment at my day and tezme apointed forſomuch as thou waſt not ware of this trouble, what wilt thou then gette of me by the lawe. For I haue promiſed the nothynge,

neither diddest thou mocione any suche thynges vnto me, nor cast any such doubtes, also thou myghtest haue bestowed thy money aboute some other thynges whereof thou shouldest haue none assuraunce to be profitable vnto the or not. Yea thy money might also haue tourned the to losse that no man had knowen of it. What can I do with thy misfortune? I myght also paraduēture haue founde some other frende that woulde haue lent me so muche without any suche buslynes. Therfore after the extremite of the lawe, I owe the nought: But after the lawe of nature I am bounde to rendre the thankes, wherfore I thinke it good reason that I do helpe the to beare thy losse. For

thou mightest haue kept thi mo
ney in thy coffre, or mightest
haue done good with it some
other wayes, and haue abyden
the auenture as wel of fortune
as of misfortune. Seyng then
that thou hast gently lent me
thy money and holpen me out
of my nedes, I wil not, neither
ought I to be so vnkynde that
I woulde suffre the to incurre
any losse for my sake, but will
rather helpe the agayne and
beare parte of losses and char-
ges with the for so would I be
dealt withall of other. How-
beit thou maiest not vse fall-
hede with me, and bryngе in
more losse then thou hast suffe-
red in dede, thou mayest not so
ordre the matter ỹ thou shoul-
dest go fre thy selfe, and laye al
the burden vpon my backe, for

I will beare with the, and not alone. For somuche as I wyll be thankefull and helpe the to beare thy losse without cōpulsion, it shall become the in lykemaner to be thankfull and not to begyle me, nor to vse any thefte or vsurye with me. But yf so be that I shall beare the losse alone, then wyll I paye it no more, for thou maiest not lawfully with one syster make two brethren in lawe. &c. for I haue paide thy losse according to thy promyse.

Vsurer.

In good fayth Pasquill I must nedes alowe thy reason, when I pondre and perpende thy sayenges and meanynge accordyngly. But howe thynkest thou by the other waye before the daye apoincted? As

when a bargayne cometh to my handes before thy daye of payment become, whiche bargayn I must forgo because my ready money is out of my handes, in thy handes.

Pasquill.

Here do I saye first as I sayde before. If I haue promised the to saue the harmeles, & to beare thy losse all the whyle I haue had thy money, then is it reason that I make the amẽdes for so muche as thou hast lost in dede, but yet thou must be ware ẏ thou vse no deceite, and that thou vse the selfe in al wayes, as it hath bene sayde aboue in the other waye, after the daye apointed, remẽbring, perpending and inquiringe all and singuler circumstaunces, condicions and qualities least thou

thou become a theke or an vsu-
rer on my behalfe, and then wil
I and also ought to satisfie my
promyse and reason, and saue
the harmeles.

But yf I haue made the no
further promyse then vpon cō-
dicion, that if I kepe not touch
with the, what wilt thou then
get of me by ỹ lawe? For thou
wast agreed with me. But yf
thou chaūce to suffre any losse
or damnage by the reason of
my promyse breakyng and not
keppinge touche with the, whe-
ther I haue promysed the or
not, I ought must and will cō-
sidre and ease thesame, and thē
will I owe the no more but lo-
ue and fauoure. Notwithstan-
dinge, yf thou wilt consydre &
remembre all circumstaunces,
as hath bene sayd aboue in the

seconde waye after the daye appointed, and wilt be no dissembler, if I do then perceiue, that thou arte hyndered because of my money, I wyll vse me selfe, as I would ỳ another shoulde vse hymselfe towardes me. But in any wyse, become not thou a dissembler, these or vsurer on my behalfe. Summa, whensoeuer any man putteth the to losse or hinderaũce without thy deseruynge, thou synnest not, yf thou aske and receiue amendes, neither is that any vsury, but an Interest. But wheresoeuer is no losse, there is also no Interest, but it is vsurye whatsoeuer is demaũded or receiued.

(Losse) *Possit addi nec periculum*

Lo this is an Interest, as muche as pertayneth to lendinge and borrowing. And by this

this maiest thou take in all cases of lendyng and borrowing a sufficient instruction, to do vpryghtely.

sed uidetur pro parte cō. CC. c. nauig. de Vsuris.

Vsurer.

O lorde God, yf all that be vsury, and so great synne that hath bene taken, and yet dayly is taken otherwyse, and after another sorte, then thou hast nowe declared of the Interest frende Pasquill, where shall then many an honest man become.

Pasquill.

Mary without the doores shal they stande, as I haue said before, in that heauen, where the blacke men chace one another with dong forkes, yea where a lode of hote burninge coles is worth but one half pe-

ny. What wilt thou speake of honest men? There is neither honestie nor vertue, where as vsury beareth any rule. Where as the cõmaundement both of God, and also of the hyer powers is despised, body & soule for wicked Mammõs sake put in ieoperdy, and where oure neighbour is spoyled and robbed of his sweate and blowde, what wilt thou there speake of honestie?

Usurer.

Well Pasquil it is an heauy matter God wote, as thou sayest. Trueth it is that thou hast layde suche a sure foundacion that I cã not ouerthrowe it, notwithstanding I must yet aske somewhat more. If so be that I lende a man money, none otherwise but for nought, & vpon

vpon this cõdicion that he shal saue me harmeles, and yf he do presente me with some present or gifte, might I not receyue it with honestie?

Pasquill.

Lo, whence commest thou with that? Hath not Doctor Luther geuen the a sufficient reason therof? If any man geue the ought, why shoulde it not be lawfull for the to receiue thesame shameles and blameles? But what callest thou a gyft or a present? A gyft or a present is that whiche is geuẽ frely without compulsion proceedynge of a thankefull harte, or of some other good inclination and fauourable disposicio. Not that any man must geue the somewhat if he wyll haue thy money, and that thou hast

l: donari ff. de Donationib. A. xx. in Sua Summa. eo. t, etc.

Usurer.

It is true indede Pasquill, many one geueth oftentymes great giftes to another to thintente he myght obtayne some money lent of hym, which if he had no nede of hym would not geue hym one halfpenny for goddes sake, in hys moost miserye. Wherfore I may cease to speake of God wyll for it is a nedy wyll.

Pasquill.

Yea verely, as pertaynyng to hym that giueth the gifte, it is a nede will, and no free will. But as touching hym that receyueth the gyfte, it is vsurye and robberye. Notwithstanding yf any mã geue me ought of thankefulnes, or otherwise: of frendshipp, whether it were before the lendyuge or after. I would

would truſt to receiue it with-
out offēce: but I muſt beware
that I haue no diſſembler nor
vſurer in my herte.

Vſurer.

I muſt handle the better yet
or I go, Paſquill. What and if
I be an occupier, and haue not
ſo muche money but I coulde
occupie it all my ſelfe in myne
owne ſcience and gette ſome
what by it. Notwithſtanding
a good fellowe being in neceſſi-
te praieth me to lende hym. xl.
or. l. crownes, whom I would
be loth to leaue in nede, and yet
if I ſhould lende hym I ſhould
hinder myne owne occupieng.
Might I not lawfully & with
honeſtie take here fyue or fyxe
in the hundred for amendes?

Paſquill.

Ah Syr, here must I nedes
arreste & stande a while. Wher
fore I praye the geue eare to
that whiche I shal speake. Li-
ke as the Cuckowe bewrayeth
hym selfe and crieth forth hys
owne name, euē so doest thou.
For the Cuckowe cryeth no-
thinge but Cuckowe, and that
is his name. Euē so criest thou
all into my bagge, neuer full,
neuer full, and that is thy na-
me. Thou wilt be very merci-
full and iust, and wouldest be
loth to leaue thy neighbour in
necessite, & specially thy frende
and fellowe, whiche is a good
waye to begynne: But that
fearefull crye which followeth,
soundinge on this wyse, it hin-
dereth me, I must die for hon-
ger yf the bagge be not soone
full, is the deuill, and suffereth
the

the not to perfoꝛme thy good enterpꝛise. I haue sufficiently declared vnto the out of the holy scripture, aboue wheꝛe this questiõ is also, in a maner, that thou arte boũde to do vnto thy neighbour as thou wouldest be done to, in lendynge in helpynge and in counsaylynge. And thou graunteste thy selfe, that it is no reason, that thou shouldest leaue thy frende oꝛ neighbour in daunger. Theꝛfoꝛe yf thou haue it, and doest it not, then art thou an vnmercifull Turke, and doest against God, against christian charite, and against thyne owne conscience. But if thou haue it not, and arte not able to do it, then doth neither God noꝛ yet the woꝛlde compel the to it, Foꝛ to thynges impossible is no man bounde.

Vt supra clare.

(Impossible) Dec. Nemo potest de Reg. Iur. in ui l. impossibil. ff. cod tit.

bounde. Paraduenture thou wilt saye, I haue it well, and coulde also do it (thanked bee God) but not without my hinderaunce, for I haue nede of it my selfe. Alas good Neuerful, canst thou do it, and canst also not do it? If so muche losse ensue thereof vnto the, because that paraduenture thyne occupienge is but slender, and may not beare the lacke of so muche money without the hurte of thyne occupienge and liuunge, why saiest thou then that thou canst not do it? For thou oughtest to saye I woulde be gladly do it, but I am nedy my selfe, I must kepe my wyfe and chyldren, and prouide for thē fode and other necessaryes as the Lorde hath commaunded me, wherfore I can not do it. If it

be

be so that one must nedes suf-
fre penury, let hym suffre it vn
to whome God hath sent it.
Trueth it is that one Christen
man is boūde to helpe another
bothe with his body and goo-
des, howe be it the necessite is
not here so greate. Besides
this, ẏ hast perchaūce brought
thy self into the breers, so that
it is thine owne doinge. Thou
mightest haue occupied a whi-
le by the hundred wel ynough
vntill the thousande had bene
growen. But thou wouldest
haue fyue corners of the sacke,
where thou myghtest fulwell
haue bene content with foure,
as other do is ones. Wherfore
if thy Creditour haue trusted
the with muche and that tho-
rough couetousnes, and besy-
des that paraduenture hath
deli-

In this cases. Alias non sint discrimine. i. Iohn. iij. Eccl. xxix et sup. satis.

deliuered ẏ naughty olde, rotten, and deceyuable wares, & peraduenture also to dere, let him care howe he may be paid of the. And let hym take this for his punishement, that thou art not able nowe to paye him. If any man haue hindered the with his naughty and enhaũced wares, let hym take parte with the, and receyue according to his deseruing. If some vsurer haue sucte the vp, then hath he already all that thou wast able to do, wherefore he maye take his amendes in his owne handes. Thou wilt saye I am begiled enhaũced, or eatẽ vp with vsury, and yet must I beare the bur then, for he wilbe payde, and putteth me to trouble & losse. Hast thou not heard what I haue tolde the. If so

be

be (I saye) that ỹ hast brought the selfe into ỹ breers through thyne owne couetousnes, or by negligence, slouthfulnes, riotinge or playenge, then arte thou serued wel ynough, accordynge to thy deseruyng. Why dydest thou not occupie after thyne habilite? If thou seest that it is to dere for the, & that the vsury putteth the to hynderaunce, why doest thou not ordre thy self therafter? Thou wilt saye, I would fayne gette somewhat as well as other, & would faine also go with other me. Alas good fellowe, runne thou with the as farre as thou canst. But I would rather go faire & softely, thynkynge that of sufferaunce commeth ease. What profite is it for the, to get a quarter of meale whiche

perchaunce will yelde the. xx
or. xl. fayre housholde loues
when scant one of thē is thyne
owne: And the rest belonging
to thy creditours or lēders, to
thy destroyers and robbers
the vsurers: Should I nowe
abate my lyuinge for thy sake:
Truely I can not do it. But if
so be, that thou hast had any
mischaunce without thy deser
uynge, shewe it vnto the ma-
gistrates whāsoeuer thou arte
sued, and let those ryche Cob-
bes haue pacience with the, it
can lesse hurte them then the.
Lo thus myght a man knowe
that thou canst not do it, and
nedest not to say that thou cāst
do it wel ynough, but not with
out thyne hynderaūce. Wher-
fore I saye, if thou canst not do
it why sayest thou then that
thou

thou canst do it: And agayne, if thou canst do it, why sayest thou then that thou canst not do it: If thyne occupienge be so greate that thyne gaynes cõtinue neuertheles after a reasonable fashion, although thou shuldest kepe backe from it. xx. or. xxx. poundes, why art thou then such an helles mouth and neuer full, that thou wilt not helpe thy frende or neyghbour with all. Howe knowest thou whether they woulde haue tourned the to good lucke or to losse though thou haddest bestowed them? Howe can tell whether God will not prosper the so muche the better with the reste? For he will leaue no good dede vnrewarded. Some peraduenture wyll saye, I haue holpen, counsayled and

geuen many a good fellowe, & I am neuer the rycher for it. But howe knowest thou what thou shouldest be yf thou haddest not done it? Thou myghtest as soone haue fallen in pouertie, as continued in thyne estate. Wilt thou make God a lyar? Hath not he sayde that he will not leaue a draught of colde water vnrewarded? Beleue surely that if thou lende thy neighbour the odde of.xx. poundes or whatsoeuer it be that thou maiest forbearewithout losse and hynderaunce of thy necessary lyuinge, God wil not leaue it vnrewarded, and thou shalt prosper so much the better with the rest, yea thou shalt gette more at the lordes hande by lendynge vpon vsury vnto hym after this sorte, then

Prou. xxi

According as it is written. whosoeuer stoppeth his eare at the crieng of the poore he shal crye hymselfe and not beheard.

qui miseretur pauperi fenerat dnō.

then by bestowynge foure ty=
mes as much moze in any kind
of marchaundise. Foz it is wzit Prou. xiij
ten, he that hath pitie vpon the
poze, lendeth vpon vsury vnto
the lozde: And looke what he
layeth out it shalbe payde hym
agayne. What knowest thou
whence prosperite commeth oz
aduersite? Oz wherefoze the
one cõmeth and not the other?
Therefoze I saye, why sayest
thou that thou canst do it and
yet canst not do it? If thou cãst
not do it, as hath bene sayde,
why doest thou saye it then? yf
thou canst do it, as nowe hath
bene sayde, why doest thou thꝰ
denye it?

Usurer.

In dede Pasquill, it is true,
as thou sayest. No man kno=
weth wherefoze he hath prospe

rite or aduersite. If a man be not able to lende, then he can not do it: But yf he maye do it without any special losse or hin deraũce, I beleue that he doth to hym selfe moze hurte then good. For as thou hast sayde, God wyll not leaue any good dede vnrewarded, nor any wic ked dede vnpunyshed, neyther doth any man knowe, whence prosperite or aduersite happe= neth vnto hym in hys occu= pienge. Although I thynke in my minde that I maye gayne, and also do gayn a great deale with the ouerplus of my mo= ney, yet do not I knowe what lucke or prosperite I might ha ue had, yf I had lent it to yon= der nedy persone. And where as some wil saye, I had rather a lyttell birde in my hande thē

a great

a greate many flyenge in the
woodes: This is an heathe-
nysshe sayenge, for there God
is not trusted, but made a lyar,
wherfore a chrisien man ought
to be ashamed of suche commu
nications. Yea and I thynke
it mete also and good reason,
to take hede vnto whome we
lende and truste, what nede he
hath, whence it procedeth, and
that a yonge begynner occupye
wysely and circumspectely, vn-
tyll he be better at ease: And
that he do rather seke to gette
a pece of breade for hym selfe,
then a great deale for another,
that kenneth hym no thanke
for it, and suffereth hym to ta-
ke greate care sorowe and pay
nes for it. But yet I must aske
one thynge more.

If I were a great occupier,

or els some ryche man, hauing muche rusty money lyenge by me: And a good fellowe came to me, and sayde I praye the lende me. xl. markes, or a certayn summe of money, I may haue a bargayne, whereby I maye gette thus muche or so muche. Or I put case, that he maye gette thryse as much by it, as geueth me, thynkest thou that I might not also lawfully take a reasonable rewarde?

Pasquill.

Ye must I aske the another question, it is not vnknowen to all occupiers, howe vnstable and vncertayne the trades of byenge and sellyng are for the moste parte, in so muche that a man may so sone muse as hitte, and maye as sone lose by a bargaine as gette by it. Yea there

maye

may sone happen a mischaunce or some other casualtie vpõit, that a man maye as soone get the scratchinge behynde hys eare, as the ryngynge in hys purse. Wherfore I say, if thou haddest lent a mã some money in suche wyse as thou hast demaunded, and he should gette some mischaunce, that his wares did perysshe, or that his money were stolen, & that he were robbed, or that the price of that wares dyd fall, or were endamaged some other waye sufferynge losse either in the head summe, or elles in his gaynes. wouldest thou then beare any losse with hym? wouldest thou be content then to abate some thynge of thy head money, or elles of thy lucre?

Usurer.

No mary I, who wouldē counsayll me that. He came to me, and prayed me, & besydes this he him selfe offered me suche gaynes without any askynge, so that I haue lent him my money at his owne request and desyre, without any compulsion or constrayning: Wherfore then shoulde I suffre any abatement of my money, seyng I myght haue kept it when I had it.

Pasquill.

Lo there arte thou caught in thyne owne snare. as tricke as can be possible. If the money be lent which thou hast delyuered to a good fellowe, whēce commeth then the odde money, or gaines. I am sure thou hast hearde aboue sufficiently what lendinge is, and Doctor

Luther

Luther hath tolde it the yet
more clearer, where he sayeth:
Lending is this, when I deli-
uer my money, goodes or stuffe
to any man, to occuppe it as
longe as he hath nede of it, or
as longe as I can and wyl for-
beare it, that he maye rēdre the
same to me agayne in due sea-
son, as good as I lent it hym,
euen as one neighbour lēdeth
to another, dishes pottes, pan
nes, beddinges, clothes, and in
lyke maner money, or money
worth. Hec ille. Nowe if it be
lent, or called lendyng, whence
commeth then this vsurye?
For whatsoeuer is taken more
is called vsury in al the lawes.
If so bee that thou takest any
thynge for it, then is it not cal-
led lendyng, but lettinge, ther-
fore can it be no lendyng. Also
thou

thou doest it not for to succour or to profite hym by thy lending, but thou doest it for thine owne cõmodite, for thyne own lukers sake, for els ȳ wouldest let hym go by wellynough.

Nowe if it be no lendynge, as in dede it can not be, forsomuche as lendynge is a Christian dede of charitie, but this is a deade of auarice, what shoulde it be then? Shoulde it be called occupienge? or bargayninge? yea forsothe. What hast thou then layde in with hym, thou thy money and he his labour vpon this condicio, that the gaynes or losse comminge of thesame shalbe equally diuided betwene you, or is there any certayne gaines and losse named & agreed betwene you? No. We be agreed vpõ a cer-

certayne gaynes, and that I shall haue my head money a-gaine whole and sounde, & not vpon any losse. Whether he do wynne or lose, I wyll haue my gaynes vndiminyshed, and also my head money agayne whole and sounde. Sayest thou so: thā art thou in the right way, and here doth it appeare what thou arte. This is euen the fashion of all stoolerobbers. For thou sittest at home behynde the ouen tournyng the apples and peares for burnynge, and thy money is assured or pledged (for an vsurer is very seldome so negligent that he will open his hād, except he knowe where to be sure of his money agayne) So that it is as good as though it laye styll at home in thy cubborde. In somuche Ironice.

that

that neither thou, nor thy mo-
ney sustayneth any losse, feare,
labour nor paynes. Where as
yonder poore soule must beare
suffre and take, rumynge, and
catchinge, care, paynes, feare,
losse and sorrowe. Yea he must
take more care and thoughte,
for thy lukers sake, & enhaūce
his wares and deceiue the peo
ple more for thy sake, then for
his owne sake. If he might ha-
ue his owne gaynes, whereby
he myght haue a competent li-
uinge, he myght be at rest, but
now must he first take thought
for thy liuinge. And although
he should lose al his owne gai-
nes, yet must he take thought
neuertheles for thyne, for thou
wylt in no wyse lacke it. Al-
though he haue had losse in his
occupienge, yet comest thou &
wilt

wylt haue thy full gaynes and
head money. If he haue it not,
thou putteſt hym to trouble &
hynderaunce. But if he winne
and gette by his occupienge,
then hath he wonne and gotē
it for the, and thou ſpoileſt and
robbeſt hym of hys labour, cā-
re, feare, ſorowe and ſweate, &
yet wylt haue this called len-
dynge, and wylt take it with a
good conſcience. Should this
be called a fellowſhyppe, or bar
gaynynge: yea it is a rauenyng
and theuyſhe fellowſhippe, as
the lawes do call it. Therfore
can this thy lendyng (if I may
ſo calle it) be no more called a
fellowſhippe or bargaynyng,
that it maye be called lending.

Caſſi. in l. ſi non ſuerit. ff. pro Socio.

What is it then? Mary vſu
ry & robbery is it, as thou haſt
nowe ſufficiently heard and
as

as all men perpende and perceyue ryght well. For thou steale st and robbest hym of hys paynefull sweate and labour, as it hath bene sayde.

Usurer.

Thou wilt haue all thinges so plainely and exactely discussed, that nothynge shall escape the. But howe thynkest thou by this yf I shoulde lende my money to a man and suffre hym to haue the occupienge of it vpon this condicion, that if he gotte ought I woulde take parte with hym. If not, I woulde take my heade money agayne, and be content.

Pasquill.

Instit. de Societ. ¶ nam et ita

Suche Contractes are not reproued in the temporall lawes, but are left as indifferet.

Howe

Howe be it, when the gaynes shoulde be parted, then all the costes and charges ought to be deducted from thē, and then ought the residue of the gaynes to be diuided, & this might be borne, for he may bring that thynge to passe with thy money, which otherwise he could not haue done. But what, and if he do not onely winne nothyng, but also suffereth losse.

Usurer.

Whether he wynne or lose, I haue nought to do withall. If he wynne, I will haue halfe part, or a certayn summe apointed betwene vs. If he wynne nothinge, or elles be a loser, I will haue my head money harmeles, and without any losse.

This is a good neighboutly touche. Thou wylt loke for gaynes, but thou wilt beare no losse. Is thy money better and more precious, then his body and lyfe? Was the money made for mans sake, or mã for moneys sake? If it be a fellowe-shippe, there must an equal proportiõ be kept, and not the one to stande to the gaynes onely, and the other to ẏ losse alone. Yea thou with thy money oughtest rather to the losse then he with his body. For thou mayest gette other money, but he can not gette another body, nor yet his health so easely, yf he chaũce to be beatẽ, or otherwyse to be diseased for takyng of thought or feare or suche like. And albeit that the lawes in this case do graunte, that he shall

shall kepe touche with the ac-
cordinge to his promise, yet do
not they speake it because they
prayse or allowe suche fellowe
shippe (for they call it playne
robberye and a theuyshe fello-
shyppe as hath bene declared
aboue) but because he hath ma
de a promise, whiche he ought
to kepe. And because no man
shoulde lyghtely presume to
breake his promyse. If a man
maye sell all his goodes, rygh-
tes titels and interestes of the
same, accordinge as the case re
quireth, why shoulde it not be
lawful for him also to make su-
che a cõtract as this is? Wher
fore if he do make it, why shuld
he not kepe it? But this clause
woulde do very wel by it, that
he did it with his owne good
will. For I feare least he haue

Vid. Insti-
tutistas
d. §. nam
& ita. In-
st. de Sou
etc.

done it against his wyl, and ha-
ue bene compelled to do it for
the obtayninge of thy money.
So that it be therfore turned
agayne into violence, and rob-
bery. If he haue done it with
his good will, it is reason that
he kepe it, and if he haue bene
constrained to do it, not tho-
rough any compulsion, but for
his lukers and profites sake,
then must he nedes stande to
it and kepe it. But take thou
hede howe thy conscience is in
quiete. Thou diest of him with
thy money his sweate and la-
boure. If thou wilt perpende
the matter accordingly, thou
shalt fynde whether thou coul
dest be content thy self to be so
dealth withall, or not. Bothe
the spirituall lawe and also the
temporall lawe concludeth by
the

the lawe of nature, & he which
wil haue profite and cõmodite,
must also beare parte of heauy-
nes. Wherfore yf thou wilt ha
ue gaynes, then must thou also
abide the daunger of it, or els
it is but more vsurye and rob-
berye. But this were honest, if
thou wouldest lende a manthy
money, or put it into his han-
des, and saye, my frende, occu
pie this with all diligence possi
ble, Doynge thyne endeuour to
the vttermoste of thy power, yf
thou gette ought with it, then
will I haue thus muche of the
gaynes accordinge to the pro-
portiõ of ỹ summe. If thoũ get
nothynge, then will I gette no
thynge. But if thou be a loser
by it, and the faulte be in the,
beare it alone. But if the faulte
be not in the, & that some mis-

ꝛfotune or other casualtie hap-
pē vnto it, thē wil I beare part
agayne of the losse. For if thou
wilt beare no losse nor stande in
any daunger at all, what is it
elles but vsurye whatsoeuer
thou takest more thē thou hast
lent? What is suche a contract
elles but a putting furth of thy
money for a certayne aduaun-
tage, as other vsurers do? yea
& although thou adde vnto it,
if he get nought, I get nought
also, yet doest thou hope for v-
sury & that is vsury, although
it be somewhat more honest &
clenlyer.

Vsurer.

What and if I shoulde take
somuche the lesse gaynes to
thintent that he shoulde beare
the losse alone, yf any missor-
tune

tune shoulde chaunce.

Pasquill.

Of this hast thou hearde aboue. Whatsoeuer thou takest, if thou stande in no daũger, but sittest at home in thy thyer, or if thy money be assured vnto ẽ then is thy money lent vpon vsury. For all be it that a mans labour and paynes maye be recompenced with money, yet are not all thinges cleare, although it be done here after a sorte, for thou hast a dissembler in thy bosome, called Auarice, whiche resisteth the strongely. If thou do paye hym for hys paynes, sorowe and care, indede then I let it passe. But if thou do it not, thou art an vsurer. But howe canst thou bye of a man his fortune, and paye him for his chaũces or mischaũ

ces which neither thou nor he knoweth as yet. He maye pro myse it the and if he do, he must performe it, but cõsidre thou the case and iudge in thy con science whether thou wouldest thinke it good reason, if the lyke thinge chaunce vnto the. He must nedes kepe touche becau se of his promise by the vertue of the contracte. But knowest thou not that a straight lawe is oftentymes tourned into a large wronge? And that to sharpe causeth oftē many gap pes? As Doctor Luthers wor des do founde. Therefore I saye, it is very straunge and al so very daungerous for the co science to occupie after that sorte. Howe be it thou mygh test make suche a cõtracte and also kepe it vntill thou sawest

some

some misfortune, but thou ma-
yest be no dissembler as hath
bene often sayde. If thou wilt
be an vsurer, thou mayest here
bynge it to passe well ynough
without correction of the hyer
powers. But God is a rygh-
teous iudge.

Vsurer.

Truely Pasquill, thou hast
layde suche a foundacion, that
whosoeuer thē buyldest ther
on must stande. Thou hast ge-
uen me instruction out of the
lawes, what vsurye is, name-
ly, whatsoeuer is desyred or ta-
ken aboue the head summe, ma
kyng no maner exception, thē
where there is auenture or la-
bour concurring. Whatsoeuer
I do obiecte, there is no case so
straunge, but it maye be iud-
ged therafter. For thou hast

(Desired.) quis spes & expectatio lucri facit Vsurarium. d. e si fenerdederis 14. q. 3. ex de Vsuris c. Constituit

layde by it a good paire of balaū
ces, namely the conscience. He
that wylbe an vsurer, maye do
it, neither is it possible for the
magistrates so narrowely to
loke vpon it, that all practises
and subteltyes shoulde be left.
But he that wilbe good, and
no vsurer, maye by this our cō
munication, take a sufficient in
struction.

Pasquill.

In dede it is cleare & plaine
ynough for hym that wyll see,
marke, and receyue, and wyll
amende his lyfe.

Vsurer.

Verely it is a piteous case
to se that this enormitie is so
generall. But I praye the
tell me one thynge, I haue
sufficiently perceyued by the
scrip=

scriptures of God and also by the constitucions of mannes lawes, that it is forbidden, but is there any paine or penaltie prescribed.

Pasquill.

Askest thou yet whether there be any penaltie prescribed or not: thinkest thou that although there were no payne at all named, that thou nedest not to feare ynough, considerynge that thou hast heard so evidently and knowest so surely, ỹ it is bothe against God and against the hyer powers: Thou arte not ignorannt I am sure, what he deserueth ỹ wittingly doth against the cõmaundementes and manifest will of God. Thou knowest it I saye, yf thou wouldest beleue it. But beholde I wyll name

the laide punyshementes and paynes vnto the.

The Emperours Maiestie hath concluded and commaunded by thaduise and will of the whole Empire in the parliament holden at Aulburgh in the yere of our lord. M. D. xxx. That no maner contracte participatinge or hauinge any fellowe shippe with vsury should be admitted & also that all the same should be taken as voyde and of none effecte. And that if any man dyd make or vse any suche contracte shoulde forfait to his magistrate ỹ fourth parte of his head substance without redemption, and should also be punyshed. Lo this is but a money payne But howe, and if I proue vnto the that an vsurer is a robber? For whatsoe-

uer

uer is taken from any man vn-
deserued against his will, the
same is robbery. But the vsu-
rers take a mans goodes or
money from hym by compul-
sion against his wyll, therfore
are they robbers. That they
do compel a man to geue them
his money and take it by vio-
lence is manifest, for the poore
man is loth to do it, and yet he
can not chuse, but must do it for
the vsurers do compel hym to
it, and not his nede. His nede
compelleth hym to borrowe.
Nowe he might borrowe well
ynough (as pertaynynge to his
wyll) without paynge any vsu
rye, yea and he woulde also do
it fulfayne. But then commeth
the vsurer and compelleth him
to the geuing of vsury, and vio
lently taketh his goodes from
hym.

hym. Nede constrayneth hym to borrowe, and this is no lesse to hym, but vsury putteth him to losse. For yf he will borrowe he doth it of necessite, but the vsurer compelleth hym to geue money for it, not by playne and manifest violence, but by subtell meanes and necessities. Therfore is an vsurer a robber, as thou hast heard aboue, and is also worthy to haue a robbers punyshement. Item an vsurer is a thefe, wherfore he hath deserued hangynge. That he is a thefe is manifest by the dede, as hereafter apeareth playnely in the vsurers confession. Wherfore he is worthy also to haue the punyshement of a thefe. Therfore yf he be lyke vnto them both, as he is in dede, than is he also accur-

Jesus Syrach calleth vsu chefellowes murtherers, and not worthy to kepe cõpany with chri sten men

accursed and not worthy to eate or to drynke with any honest man: And these are the punyshementes of the temporall lawes. The ecclesiasticall lawes sayeth ẏ an vsurer ought not be buried with & as other Christen men, vntyll he haue made restitucion of al thynges gotten by the waye of vsurye. And that although he shoulde commaunde his executours in his dead bedde to do thesame, yet ought he to remayne vnburied, or not to be buried by & as other Christen men, vntil it were done in dede or elles sufficient assuraunce were made cōcernyng thesame. Thesame lawe shewed also howe, when and howe farre thesame restitucion must be made, namely as farre as all hys goodes extende.

De Vsuris in ut etc.

tende. But I feare that this wil not so sodēly come to passe. Also a mans owne conscience doth sufficiently instructe him, and it is sufficient that the vsurer knoweth, ỹ he is not worthy buried by other Christen men, before he haue made restitucion of al, wherfore I thinke it not necessary here to be spokē at this time. Furthermore the ecclesiasticall lawes wil that no vsurer should be absolued nor admitted to beare witnes in any matter, nor make any testament or last wil, nor suffered to haue any fellowshyppe with other Christians, in the vse of the sacramētes or otherwyse. But shuld be excōmunicated & accursed out of al Christen fellowshippes, and here is he made a theefe and a robber. Lo, is

C. quia in omnib. ex de Vsuris C. Preterea ex de Vsuris: Glos. in d. c. si quis,

not

not this also shame ynough? Is not this punyshement, of the ecclesiasticall lawes sufficient?

But what is the punyshmēt of God? Euen hell fyre, and euerlastinge damnation. For it is euident ynough that whosoeuer doth wittingly agaynst his sonne Jesus Christe, and against his holy worde, and beſydes that against the hier powers, becommeth no Archaūgell, but perpetual kynsman of the deuill in hell fyre, as it is taught in diuers places of holy scriptur. Nowe is it certain and sure, that an vsurer doth wittingly against all these, as hath bene sufficiently declared aboue both out of holy scriptur and also out of the lawes both tempozall & also ecclesiasticall,

wherefore there is no doubte, but he goeth after this lyfe straycht waye to the deuill.

What sayeth the lorde by the mouthe of the Prophete Ezechiell? If any man lende vpon vsury and take more ouer, shall he lyue? He shall not lyue, but shall dye, and his bloude shall be vpon hym, saith the lord. And agayne, thou hast taken vsury and increace, thou hast oppressed thy neyghbours by extorcion, and forgotte me saith the lorde God. Behold I haue smiten my handes vpon thy couetousnes that thou hast vsed. Is thy harte able to endure it, or may thy handes defende themselues in the tyme that I shall bryngе vpon the? Euen I the lorde that spake it will bring it also to passe. I wyll scatter the among

Ezec. 18

Ezec. xxij

He that will not be moued by this text, onely vpon hym is all labour lost for ỹ deuill hath surely taken hym bodely & blynded him with couetousnes.

amonge heathen & strowe the about in the landes and wyll cause thy fylthines to cease out of the: yea and I will haue the possessiō in the sight of the Heathen, that thou mayest knowe that I am the lorde. Lo if God be so wroth with his owne chosen people for vsuries and couetousnes sake threateninge thē with so cruell punyshemente what shall happen vnto the beinge a straunger? By this mayest thou perceiue easely what punishement God hath ordeyned for vsurers, namely, hell fyre, and euerlastyng payne, as thou hast heard playnely.

Usurer.

Of a trueth Pasquill, thou makest me to sweate. For after this maner should be nothyng worse, nor more pernicious

more execrable, detestable and synfull then an vsurer. Indede it is cleare and manifest that vsury is against the lawe of nature, the lawe of God written, and against the lawes both tẽporall and ecclesiasticall. Thou hast also partely reherfed vnto me the punishementes belonginge to thesame. Insomuche that a man might be afraid of an vsurer, neither were it any maruail though men did spitte at hym in the stretes. If the lawes take an vsurer for a murtherer a robber, a thefe, a villayne, and a damnable persone, as it is manifest by the scripture & also by the lawes. A mã might rather haue to do with a Turke, and a Panyme then with a great vsurer. But thou saidest euen now, that they ought not

to

to be buryed among other chri
ſtians, where ſhoulde they be-
come then.

Paſquill.

Knoweſt thou not this pro-
uerbe, Similis ſimilē ſibi que-
rit. Lyke wyll to lyke ſayd the
deuill to the Collier, for they
were both black. The lord cal-
leth them in Ezechiel extorcio-
ners, wherfor it is not againſt
their dignitie to be buried a-
monge theues & robbers. For
ſeyng they are not worthy to
lye amonge other Chriſtians,
they muſt nedes be layde in ſo-
me place agreuge to their qua
lities.

Vſurer.

Paſquil it were no marual
though one did deſpayre. I ha
ue gotten many a fayre penny

by vsury, yet woulde I neuer haue thought, that it had bene so great a synne, and suche an heathenysshe, vngodly execrable and damnable thyng. I haue serued many one vnder the pretence of frendshyp, that he hath afterwardes felt it full well doubteles, and haue vnder the pretence of a gifte sucked many a mans sweate. When I lent a man my money I lent it hym but from one fayre to another, and whan I toke hym the money, I deducted the encrease before hande, and made hym to seale me an obligacion for the hole summe, as though I had lent hym so muche and he was bounde to rendre me no lesse, so that no man founde any vsury nor increasse in my writynges. For I had

receyued it afore hande. And thys dyd I from one fayre to another. For if I shoulde haue lent it hym for the space of an hole yere, an should haue required so muche at one tyme, it should haue had some apearaunce of vsury. Wherfore I take it thryse, or foure tymes a yere, & alwayes as muche in a maner as men were wont to take for an whole yere. Nowe yf I came into the fayre and required my money, my debter was bounde to pay it me: yf then he had so muche nede of it that I might perceiue it, then was he fayne to grease my hande, yea many one hath ben compelled to geue it me againe, ỹ I kept it but one daye, leaste he should haue bene suspected, and then I lent it hym agayne as I dyd

before. Sometyme I dyd let hym a daye after the fayre, not past a fourtenight or three or foure wekes at the moste, and where as he was bounde afore to paye me nobles, he was bou de at that daye to paye me angellottes. And then I lēt hym my money agayne, as before. So that I haue oftentymes made thyrty of the hundred or rather more. Yea often haue I lent in suche wyse that my det ter was not excused with forty crownes in a yere, & yet could I make it a pretence and appea raunce of frendshyppe, amitie & loue, as suche my practises of bad & good money are almost knowen to all the worlde, and also partely set in printe, if any would loke ouer al the bookes that of late haue bene written

against

against vsury, as the two bookes of Doctor Martyn Luther, the one of marchaundise and vsury, and the other to the Curates and Pastours, of vsury, the boke of doctor Hepium vpon the .xv. Psalme, the boke of Doctor James schenken of the couetousnes of Judas, the boke of John Spangenbergh of almose and others, and also this our communication. So yt it were no maruayll, though an vsurer shoulde dispayre, & hange hym selfe by the necke, or that an other man shoulde spitte al vsurers in their faces. Whiche in dede Pasquill greueth my very sore, not knowing howe to behaue my selfe. I am afrayd truely that I shal neuer come to God. So much do I fele already.

Pasquill.

Ah good fellowe what speakest thou of thy grefe. yf thou wilt be good, if thou wilt be saued returne. Saieth not the lorde, turne and ye shal liue. If thy grefe be so greate, then returne, rendre agayn that thou hast stolen, and be a good man, & God wilbe merciful vnto the.

Ezech. xviij.

Usurer.

Alas Pasquil I would cease vnto a good will, but the rendryng agayne is to harde.

Pasquill.

Aha, I thought as muche, that it was but a fayned repentaunce thou arte afrayde, & because of that feare doest thou repente. But thou kepest fast the goodes of vsury, & letteste the feare passe, yea the goodes are in

thy waye, so that thou cãst not passe ouer thẽ. Well then get ye hence to the deuill in the name of al deuils. And there an end. I can no lõger talke with the, for all is but labour lost. Yet will I in time conuenient ones more geue to the vsurers a bõdel of roddes, yf God lende me witte and discrecion. Thou knowest that I haue had this my communication with the vnaduisedly, in hast, which not withstãding I wil also set furth to thintent that thou and thy frendes maye haue something to passe the tyme withall. And it shalbe geuen to the and all vsurers for a breakefast, vntill by the grace of God, it shall be amended in tyme conuenient.

Conclusion.

That I haue in some places set certayne allegations or annotacions in the margent, was done for this purpose, that the vsurers should vnderstande that it is grounded vpon the holy scripture and in the lawes, whatsoeuer herein is intreated and spoken of Paſquillus. And likewyse that they do wittingly against God the father and his onely sonne Jesus Christ, and his holy euident and cleare worde, and also against the temporall and ecclesiasticall magistrates, wherfore they haue at Goddes hãd worthely deserued the punishment of hel fyre, and at the hãdes

des of the tempozall magistra-
tes the punyshement of losyng
both honour body and goodes
with other cozrections.

And this be geuen vnto the
great money vsurers, hel mou
thes, helhoundes and beare-
wolues foz a fayzinge. Neuer-
theleſſe if there were any man
whose cõſcience were touched
by his writinge oz by the holy
ghoſt, whiche ſeldome happe-
neth to a ryght vsurer, let him
learne to aſke counſayll and to
ſeke comfozte, where he ought
to ſeke it, namely of Goddes
wozde and the ministers of the
ſame. Foz if there be an earneſt
repentaũce, he ſhall fynde both
counſall and comfozte doubte-
les. But if it be a coloured re-
pentaunce, whiche laſteth vn-
till he is out of the Churche, oz
meteth

meteth with some that haue nede of money, then shall he also fynde it where as other vngodly people do fynde it. For although he deceiue Goddes minister, and so other men vnder the colour of holynes, yet shall he neuer be able to deceyue God, who iudgeth the hart, and seeth in secrete as the scripture sayth. Neither wil he be made a lyer for hym, but will suffer hym to dye euerlastingly, and his bloude to be vpon hym, as he saith by the prophete Ezechiel.

Finis.

Imprinted at London by Steuen Mierdman.
1550.

BRITISH
17 JY 1924
MUSEUM